

AN
ENQUIRY
INTO THE
DUTIES OF MEN
IN THE
HIGHER AND MIDDLE CLASSES OF SOCIETY
IN GREAT BRITAIN,
RESULTING FROM THEIR RESPECTIVE STATIONS,
PROFESSIONS, AND EMPLOYMENTS.

By THOMAS GISBORNE, M.A.
PRIESTARY OF DURHAM.

THE SEVENTH EDITION.
IN TWO VOLUMES
VOL. II.

LONDON:
PRINTED FOR T. CADELL, IN THE STRAND.
1824.

LONDON :
Printed by A. & R. Spottiswoode,
New-Street-Square.

	PAGE
Principal Differences between the English and the Irish Clergy, as to Situation, Duties, and Temptations - - - - -	106—120
Similar Observations respecting the Clergy of Scotland - - - - -	120—123

CHAP. XII.

ON THE DUTIES OF PHYSICIANS.

State of the Medical Profession, and of Physi- cians in Great Britain, compared with their State in Spain - - - - -	124—127
Duties incumbent on the Medical Student - -	127—137
Duties peculiarly incumbent on the Physician beginning to practise - - - - -	137—142
Duties of the Physician in actual Practice — towards his Patients, their Families and Friends - - - - -	143—158
With respect to Hospitals, and the Poor - -	158—162
Towards other Medical Men - - - - -	162—169
Use to be made of his Intercourse with a large Circle in Society - - - - -	169—171
Collateral Pursuits well adapted to the Leisure Hours of a Physician - - - - -	172—179
Charge of Infidelity being common among Phy- sicians considered - - - - -	179—186
Mr. Hume's Argument against the Credibility of Miracles - - - - -	182

CHAP. XIII.

ON THE DUTIES OF PERSONS ENGAGED IN TRADE
AND BUSINESS.

The Persons held in view stated — Proposed Method explained - - - - -	187
--	-----

	PAGE
Leading Purposes which Trade is designed to answer - - - - -	188—194
<i>Effects of European Commerce on the North American Indians</i> - - - - -	190—193
Two general Rules respecting commercial Morality - - - - -	194, 195
General Duties respecting Competition - - - - -	196, 197
And Profits - - - - -	197—200
Monopolies and Combinations - - - - -	200—207
Reduction of existing Prices—Arguments <i>pro and con.</i> - - - - -	207—211
Probity - - - - -	211
Customs of Trade a very common Source of Dishonesty and Fraud—Instance - - - - -	211—217
Frugality - - - - -	217—219
Punctuality - - - - -	220
Sincerity—Prudent Openness - - - - -	220—222
Duty of a Trader as to Applications to Parliament - - - - -	223
General Observations on the Subject of Credit	223—231
Duties of a Trader in embarrassed Circumstances - - - - -	231—233
Duties when insolvent—Bankruptcy—Deed of Trust - - - - -	233—236
When and how far a Bankrupt is bound to pay his Creditors their original Demands, if he afterwards becomes able - - - - -	236—244
Remarks on the general Dispositions, Conduct, and Habits of a Trader - - - - -	244—252
Bankers—different Sorts of	252—255
Further Remarks on Country Banks - - - - -	255—259
Particular Observations on the Duties of a Banker with respect to Credit - - - - -	260—266
Paper Credit - - - - -	266—273
Duties of the Country Banker respecting it - - - - -	273—275
Further Observations respecting a Banker's Duties as to Credit - - - - -	275—277

CONTENTS

OF

THE SECOND VOLUME.

CHAP. XI.

ON THE DUTIES OF THE CLERICAL PROFESSION.

	PAGE
JUSTIFIABLE and Unjustifiable Motives for entering into Orders stated - - - - -	2—5
Duties incumbent on the Candidate for Orders — Study of the Scriptures — Evidences of Christianity — Ecclesiastical History - - -	5—11
The Lawfulness of Ecclesiastical Establishments discussed - - - - -	11—15
The Expediency of them examined - - - - -	15—21
Church of England — Advantages to be ex- pected from Episcopal Church Government	22—24
Right of private Patronage considered - - -	24, 25
Evils which would be to be apprehended, were a Minister dismissible by his Parishioners - -	25, 26
Articles of Religion not unlawful - - - - -	26, 27

	PAGE
Thirty-nine Articles— Duties and Temptations respecting them	27—31
Unjustifiable Means of facilitating Entrance into Orders	32
Unwarrantable Means of obtaining a Benefice	32—34
Celebration of Divine Worship	34, 35
Sermons	35—39
Private Parochial Instruction	39—45
Catechising young Persons — Sunday Schools	45—47
St. Paul's Directions to Ministers of the Gospel	47—50
Clerical Example, and that of a Clergyman's Wife and Family	50—60
Remedying of Parochial Abuses — Repairs —	
Dilapidations	60—62
Tithes	63—66
Conduct of Dissenters	66, 67
Residence — Treatment of Curates	67—72
Pluralities	72, 73
Conduct of Clerical Brethren	74, 75
Study	75—78
Controversy	78, 79
Duties if engaged in educating Youth	79, 80
Academical Clergy	80—86
If fundamentally dissatisfied with the Church of England	86, 87
Power and Duties of a Bishop as to Ordination	87—93
As to Superintendence of Diocese	93—96
Duties of a Bishop as to his Patronage	96—98
As to Intercourse with his Clergy	98, 99
As to his Spiritual Court	99, 100
As to his Revenue	100
As to his Mode of Life	101, 102
As to Attendance of Parliament	102, 103
As to Translations	103
As to drawing up Forms of Prayer on public Occasions	104

	PAGE
Bills of Accommodation - - - -	277—280
Instances of Modes of Conduct and other Circumstances improperly deemed discreditable to a Banker : —	
Lowering Terms — Remarks on that Practice	280, 281
Stopping Payment for a short Time — Remarks	281—283
Borrowing Money on Interest — Remarks	283, 284
Disposing of discounted Bills — Remarks	284—287
Engaging in Public Loans — Remarks	288, 289
Question discussed, whether a Banker should also be a Merchant - - - -	289—294
A Banker speculating in the Stocks, Lotteries, &c. - - - -	294, 295
Remarks on a Banker's lending his Credit -	295—297
Duties of one Banker towards another respecting Credit - - - -	297, 298
And those due to a Banker from his Employers	298—300
Duties of a Banker respecting Profit -	300—302
Surreptitious Profits — Dead Accounts — Forgotten Sums - - - -	302—304
Illegal Profits — Usury - - - -	304—306
Various other Duties respecting Profit -	306—309
Duty of dealing equally towards Customers explained - - - -	309—311
Particular Temptations to which the Banker is exposed - - - -	311—313
Additional Temptations if in Parliament -	313, 314
Opportunities of doing good furnished to a Banker by his Profession - - - -	314—320
A Banker selling his House - - - -	321
Merchants — Which of the preceding Remarks applicable to them - - - -	321—323
Unwarrantable Risks - - - -	324, 325
Unwarrantable Profits - - - -	325—327
False Entries and Invoices - - - -	327—329
Smuggling - - - -	329, 330

	PAGE
Covering of Ships	- 330—333
Speculation	- 334, 335
Artificial Prices	- 336—338
Dealing with Government — Loans — Public Contracts	- 338—341
Opportunities of doing good	- 341, 342
Agents, Factors, Brokers — Line of Duty	- 342, 343
Instances of reprehensible Practices — Un-avowed Profits	- 343—349
Unjust or illegal Employment	- 349—352
Stockbrokers	- 352—354
Directors of Public Companies	- 354—357
Manufacturers — Preceding Remarks applicable to them	- 358, 359
Competition, Method and Effects of	- 359—362
Objections against Machines to shorten Labour considered	- 362—369
Duties of a Manufacturer as to the Health of his Workmen	- 369—378
As to their Morals	- 378—382
Instances of Frauds in Manufactures	- 382—385
Combinations on the Part of Manufacturers, or of their Workmen	- 385—387
Observations respecting some existing Laws concerning Manufactures	- 387—389
Temptations affecting a wealthy Manufacturer	389—391
Duty of turning to the general Advancement of Science the Knowledge derived from Processes used in Manufactures	- 391, 392

CHAP. XIV.

ON THE DUTIES OF PRIVATE GENTLEMEN.

	PAGE
The present Chapter addressed to Readers of various Stations and Professions - - - -	393
Duties of Private Gentlemen as Land-owners	
— Rents — Tenants — Encouragement of Agriculture - - - - -	393—404
Tenures on Lives - - - - -	404—409
Copyhold Tenures - - - - -	409, 410
Superintendence of Agents - - - - -	411, 412
Attention due from a Land-owner to the Interests of his Successor - - - - -	412, 413
And of the Public; Canals; Roads; Inclosures	413—416
Proper Use of Influence as to Parochial Concerns - - - - -	416—418
Duty of a Private Gentleman as an Elector of	
Members of Parliament - - - - -	418—428
As an Ecclesiastical Patron - - - - -	428—430
As Sheriff - - - - -	430—432
Deputy Lieutenant - - - - -	432—434
As Grand or Special Juror - - - - -	435
Commissioners of Roads, Taxes, &c.	436
Trustees of Charities, &c. - - - - -	436—438
Duties respecting Marriage - - - - -	438—444
Parental Duties — Advantages and Disadvantages of different Modes of Education — Conduct to Children during Education - - - - -	444—455
Introducing young Persons into the World:—	
University - - - - -	455—457
Foreign Travel - - - - -	457, 458
Conduct of Children when grown up - - - - -	458—463
Wills - - - - -	463—467
Duties to Servants — Labourers - - - - -	466—472
Duties as to Mode of Life — Charity — Behaviour to Neighbours - - - - -	472—486

CHAP. XV.

**CONSIDERATIONS SUBMITTED TO PERSONS WHO
DOUBT OR DENY THE TRUTH OF CHRISTIANITY,
OR THE NECESSITY OF A STRICT OBSERVANCE
OF ALL ITS PRECEPTS.**

	PAGE
Different Causes of Unbelief - - - - -	487—491
Arguments admitted by Unbelievers - - - - -	491—494
Presumptive Evidence of the Truth of Christianity resting on Facts generally admitted by Unbelievers - - - - -	494—499
Inference from the foregoing Reasoning and Facts - - - - -	500, 501
Plea alleged for relaxing from a strict Observance of the Precepts of Christianity - - - - -	501—503
Whether consistent with Reason - - - - -	503, 504
Or with the Scriptures - - - - -	504—511
Naaman's Request to Elisha - - - - -	505, 506

AN

ENQUIRY

INTO THE

DUTIES OF MEN, &c.

CHAP. XI.

ON THE DUTIES OF THE CLERICAL PROFESSION.

OUR (*a*) observations on the subject of the present chapter will be reduced under three general heads: the first, relating to the du-

(*a*) The Clergy may justly congratulate themselves, that they enjoy in a greater degree than any other description of men the advantage of having the duties of their office laid before them by eminent writers belonging to their own line of life. They have long possessed from the pen of Bishop Burnet an excellent treatise on the pastoral care; and practical directions for their conduct in almost every branch of their parochial functions, in the admirable Charges of Archbishop Secker. The Charges, too, which have been published by some modern prelates are highly

ties ~~incumbent on~~ the Candidate for Holy Orders ; the second, to the conduct of the Minister of a Parish ; the third, to the duties of a Bishop.

instructive. Under these circumstances, though it would not have been in any respect compatible with the nature of the present work to omit the distinct mention of the duties of the clerical profession ; and though I am willing to hope that some parts of this chapter may not be altogether destitute of novelty, and that others may present to the reader in a compressed form what is more diffusely stated by different writers ; it is strongly my wish that what I shall offer to the reader may lead him to the study of the works already specified ; particularly of the writings of Archbishop Secker and Bishop Burnet, to which I have repeatedly found myself indebted in the course of the following pages.

It ought to be generally known, that the Clergy of the Church of England owe another, and a very great obligation to Bishop Burnet. To his suggestions and exertions it is to be ascribed, that the liberality of Queen Anne was led to assign, for the augmentation of small livings, that branch of her revenue which arose from the tenths and first-fruits, and amounted, on an average of years, to between sixteen and seventeen thousand pounds per annum. He originally proposed the measure to Queen Mary ; and after her death to King William. The design was fully approved by both : but through temporary circumstances failed of being carried into execution. With Queen Anne the renewed instances of Bishop Burnet had complete success ; and she caused it to be publicly known that the first proposal of the business came from him. See Bishop Burnet's History of his own Time, 8vo. 3d edit. vol. iv. pp. 40—43.

I. The first points concerning which a young man designed for the clerical profession is bound to satisfy himself, (and whether he looks forward to that profession from his own unbiassed determination, or is destined to it by the judgment of his parents and friends, the enquiry is alike indispensable,) are the purposes and intentions with which he becomes a candidate for the office of a Clergyman. I mean not that it is reasonable to exact of him, in selecting his occupation, a degree of disregard to the prospect of subsistence and the ordinary comforts of life, which is not compatible with the common feelings of human nature, nor required in the *common* course of human events. Extravagant statements, unfounded in reason and Scripture, defeat their own object; and, were they likely to promote it, ought not to be adopted. That Clergyman undoubtedly may be expected to labour in his vocation with the greatest earnestness and success, with the greatest comfort and advantage to himself and to others, who embraces it from a sober and deliberate preference founded on the nature of the office itself; and from a conviction that it will afford him opportunities more ample than he should be likely to possess, in any other em-

ON THE DUTIES OF

ployment, of promoting the glory of God, and the good of mankind. Yet to him who, on solemn consideration, sees no reason to think that he shall not promote the glory of God and the good of mankind as much in the Church as in any other profession ; who is conscientiously resolved to make it his leading object to discharge with zeal and fidelity the functions of the clerical order, if admitted to the exercise of them ; and to cherish the temper and dispositions, and diligently to aim at acquiring the endowments, necessary to that end ; and in whose heart piety has already such a predominant influence, as to give him a reasonable ground of confidence that these resolutions will be rendered by the Divine blessing permanent and effectual ; the prospect of obtaining, by the aid of his friends and relations, a competent provision in the church may not unlawfully be the motive which determines him to that line of life in preference to another. But he who, from the probability of succeeding to a family-living, or the hopes of being pushed forward to preferment by powerful connections, stifles an inward repugnance to the office of a Minister of the Gospel, falls under the severe censure implied in the

Scripture against those who “take the over-sight of the flock of God for (b) filthy lucre.” And he who enters into the clerical profession, though not from motives of avarice, yet without duly estimating its solemn nature and momentous functions, the obligations which it imposes, and the responsibility annexed to it; without possessing the qualifications essential to the upright performance of its duties; and without a serious purpose of habitually striving to improve in them, and to exhibit to those whom he shall be appointed to guide in the way of salvation an edifying example of piety and virtue; engages in a most important concern with a degree of presumptuous rashness little adapted to ensure the future peace of his own mind; to draw down the blessing of God upon his labours; or to leave any substantial hopes that he will labour at all with zeal and assiduity.

The course of study to which the attention of the candidate for orders in the Church of England, whom we are at present supposing already to have gained a competent knowledge of the learned languages, should principally

be directed, includes all that is usually comprehended under the name of Divinity ; together with an examination of the lawfulness and expediency of ecclesiastical establishments in general, and of the nature and terms of our own Establishment in particular.

It is manifestly from the study of the Scriptures that the doctrines and duties of Christianity are to be learned. The perusal, however, of these records of our faith should be accompanied with several collateral pursuits and assistances. Let the suggestions of natural religion be investigated. Clearly intimating, on the one hand, the being, providence, and moral government of God ; and on the other, throwing a feeble and uncertain light on the most interesting of all enquiries, the terms on which sin may be forgiven, and the state of mankind after death ; they will be found at once to evince the necessity, and to confirm the truth of the Christian Revelation. Let the actual state of the world from early times to the birth of Christ be scrutinized. The blindness, obstinacy, and depravity of the Jews ; the gross ignorance and the abandoned corruption of the heathen world : the follies of the wisest, and the failings of the best of the human race, will still more plainly show the

want of a Divine Instructor and Redeemer. Let the external and historical evidences of Christianity be put to the test. It will undeniably appear that the Apostles and Evangelists could not themselves have been deceived with respect to the reality of the facts which they relate: that they could have no assignable motives for imposing upon others; and that, if they had made the attempt, they could not possibly have escaped immediate and public detection. The truth of the Gospel-narrative, and the completion of many prophecies recorded in the Old and New Testaments, will likewise be found corroborated by pagan history. Let the internal marks which the Christian doctrine bears of a Divine origin be accurately weighed. It will approve itself as providing a suitable and efficacious remedy for all the wants and weaknesses of human nature; holding out pardon for sin, but upon terms admirably devised to prevent future offences; promising assistance against temptations, but on conditions adapted to call forth the utmost exertions on the part of the tempted; delivering laws and precepts enjoining the purest virtue, and calculated to conduct every individual to the highest degree of happiness attainable in the present world;

and enforcing the universal observance of them by the certain prospect of the reward of immeasurable bliss, and the penalty of unspeakable punishment, in another life never to have an end.

The narrative of the Evangelists contains within itself many strong confirmations of its own authenticity. The unaffected simplicity of the recital, even when it records the most stupendous miracles; the openness with which the writers relate the infirmities and transgressions of themselves and their companions; the artlessness, and the perfect freedom from attempts to force compassion, in their accounts of the indignities offered to their Master; these and many other characteristics of truth have been pointed out and illustrated by different writers. And to the class of arguments by which the Scriptures establish their own veracity, we add the numerous indirect coincidences (c) discoverable in the Acts of the Apostles and the

(c) This extensive line of argument has recently been opened and pursued with singular acuteness and felicity by Dr. Paley, in his "Horæ Paulinæ," a work deserving the serious attention of every man who doubts, or who has to defend, the truth of the Christian religion. To the same author also the public has very lately become indebted for a complete view of the evidences of Christianity.

Epistles of St. Paul ; coincidences capable of being substantiated by incontrovertible reasoning ; yet often so minute, remote, and circuitous, that it exceeds the widest bounds of credibility to conceive that they could have been the result of vague accident, or the deliberate contrivance of a forger. That the Scriptures have descended uncorrupted to our hands is evinced by the numerous and successive quotations from them in the writings of those who lived in the early ages of Christianity ; by the watchfulness of contending sects, who, (from the days of the Apostles to modern times,) appealing to the sacred books as the standard of their faith, mutually restrained each other from corrupting the text ; and by the uniform agreement of a multitude of existing manuscripts, many of them of very ancient date, except in obvious cases of inaccuracies on the part of the transcribers ; inaccuracies which the collation of the manuscripts with each other seldom fails to detect, and to afford satisfactory means of removing.

By pursuing the investigations, of which a brief outline has here been traced, let the candidate for the clerical office impress on his own mind, and qualify himself to defend against every attack, the truth of that religion

of which he desires to be a minister. In the mean time, the Scriptures themselves are to be studied by him with diligent and serious attention, for the purpose of improvement in religious knowledge. (d) The New Testament, in particular, must be perused in the original language, with the most useful helps that can be procured towards understanding it, more especially with the commentaries of able expositors. By balancing their interpretations, and comparing one part of Holy Writ with another, let the student satisfy himself to the best of his abilities concerning the meaning of obscure and difficult passages; and accustom himself concisely to sum up in his own mind the arguments in favour of the different explanations proposed, and briefly to note them down, that he may be able to recur to them on future occasions. Let him carry on his

(d) The account given by Bishop Burnet of the astonishing ignorance, as to scriptural learning and religion, of the greater part of those who applied to him for ordination, is such as would almost have exceeded belief, had he not been a man of acknowledged piety and veracity. The solemn asseverations with which he introduces that account are extremely striking. — See the passage alluded to, beginning with the words “ I am now in the seventieth year of my age,” page 22. of his Preface to the Pastoral Care, Glasgow, 1762; and occupying the two subsequent pages.

researches with a pious, humble, teachable, and impartial spirit ; guarding against pre-conceived opinions hastily adopted ; against bigotry for particular systems ; blind pre-possessions in favour of a particular interpreter ; and the prejudices of habit, of his place of education or study, of his relations and friends, and of his expected patrons. To earnest prayer for the superintending guidance of the Supreme Being let him join his own assiduous exertions ; and follow the path of truth whithersoever it may lead him.

Some degree of acquaintance with ecclesiastical history, and with the fundamental tenets of the leading sects into which the Christian world has been divided, especially in modern times, may justly be required in every one who applies for admission even to the rank of Deacon.

To him who has it in contemplation to become a Minister of an *established* church, two questions of great importance offer themselves for deliberate discussion. The first is, Whether ecclesiastical establishments in general can be defended as both lawful and expedient ? the second, Whether the terms of admission into the establishment, with which he is desirous of connecting himself, are such as he may con-

scientiously accept? These questions, which under any circumstances he ought to examine with scrupulous care, loudly demand his attention at present; when the lawfulness and the utility of all church-establishments are not unfrequently denied; and the conditions required by our own Church of its Ministers are denounced as repugnant to the doctrines of the Gospel.

The objections to the lawfulness of ecclesiastical establishments in general are commonly directed against the following parts of their constitution: the imposition of a compulsory tax for the maintenance of the clergy; and the exclusive allotment of the revenue raised by it to the teachers of a particular sect. Now it is admitted without much dispute to be a fundamental ordinance of the Christian religion, that they who devote their time and labours to the Gospel ministry should receive a maintenance from those whom they instruct. St. Paul, after having stated, that under the Jewish dispensation the priests who ministered about holy things lived of the things of the Temple, adds: “Even (e) so “hath the Lord ordained, that they who

“ preach the Gospel should live of the Gospel.” We own that the Apostle in this passage, and in (*f*) other parts of his writings where the same topic recurs, was speaking of a provision raised by voluntary contribution: for in those days the societies of Christians, destitute of all civil authority, had no power to raise a legal maintenance for their Ministers; and if they had possessed that power, the zeal and liberality of individuals would have rendered the exercise of it needless. But it would be most unreasonable to infer from this concession, that in future times, and in cases to which St. Paul did not in any respect allude, the introduction of compulsory measures would necessarily be unlawful. The “ordinance of the Lord” seems not only to permit, but indirectly to require, that whenever a competent subsistence for the preachers of his religion should no longer be likely to arise from spontaneous donations, the defect should be remedied by law. Of the sum proper to be raised, and of the proportion to be required from each individual, every State must be the judge for itself. But how, we are asked, is it compatible with justice to levy

a tax indiscriminately upon persons of every religious persuasion, and apply the produce to the teachers of a particular creed? Why is not every man's payment assigned to his own instructor, instead of being divided among other Ministers, whom his conscience forbids him to attend? The plan suggested in this objection, we must at once confess, should it be found capable of being carried into execution in such a manner as to prevent collusive agreements between individuals radically injurious to its own efficacy, and to evince its superiority in promoting national piety and virtue, would claim an undeniable preference; and the success or ill success of an institution of this nature, recently adopted in some parts of North America, may enable posterity to form a just decision on its merits. But if a State, and in this case, too, every State must determine for itself, is of opinion that national piety and virtue will be best (g) promoted by con-

(g) " The single end we ought to propose by church-establishments is the preservation and communication of religious knowledge. Every other idea, and every other end that have been mixed with this, as the making of the Church an engine or even an ally of the State; converting it into the means of strengthening or of dif-

signing the whole sum raised by law for the support of religion to teachers of a particular description, while at the same time it leaves every man at liberty to attend and pay Ministers of his own ; it has the same right to adopt this measure as it would have to impose a general tax for the support of a board of physicians, should it deem that step conducive to national health, payable even by those who should not choose to employ them ; or to levy a general pound-rate on landed property for the equipment of a military force, without exempting from its operation those proprietors who disapprove of the meditated enterprise.

The lawfulness of church-establishments being admitted, the next enquiry relates to the expediency of them. To come to a rational conclusion on this point, the candidate for orders is to weigh the benefits resulting from them against the attendant disadvantages ; and impartially to judge which

“ fusing influence ; or of regarding it as a support of regal
“ in opposition to popular forms of government, have
“ served only to debase the institution, and to introduce
“ into it numerous corruptions and abuses.” Paley’s Moral
and Political Philosophy, 6th edit. vol. ii. p. 305.

scale preponderates. It cannot be stated as one of the advantages belonging to all ecclesiastical establishments, that they promote the diffusion of true religion. What might be affirmed, for example, concerning the Established Church of England could not be affirmed concerning the established church of Spain. But when the doctrines taught under an establishment are those of genuine Christianity, the institution may with truth be described as promising the following good effects. It (*h*) ensures throughout the whole country the regular performance of religious rites and worship, which in many places, through the poverty of the inhabitants, their negligence and forgetfulness, their repugnance to co-operation, or their want of piety, would otherwise soon cease to be performed at all; or to be performed by persons competent, on the score of principles, talents, and attainments, to be faithful and able

(*h*) In this place, as in some other parts of the present chapter, my object is simply to state to the theological Student the leading arguments which it is his duty to examine; and to refer him to writers who discuss them at length, for those elucidations and those answers to subordinate objections, which could not be stated here without entering upon too wide a field.

Ministers of the Gospel. It ensures for the Clergy a permanent and reasonable provision; which in the present state of manners and society, whatever efforts may have been made by the liberality of new converts, or by the zeal of different sects striving to maintain their grounds against what they deem the oppression of a national church, would in vain be expected from voluntary contributions; and thus gives them weight and respectability in the estimation of their hearers, and removes the temptations to rivalships and contentions with each other, to habits of servility and constraint, and to the practice of accommodating the doctrines of Christianity to local circumstances and humours, for the sake of gaining or preserving a precarious subscription. And it ensures to the Clergy leisure for the due discharge of the private duties of their profession, and for the pursuits of theological and other useful learning; and the means, in a greater or a less degree, of furnishing themselves with the books and assistances requisite in the prosecution of their studies.

The disadvantages attached to church establishments are the following: They afford encouragement in some respects to idleness;

as individual Clergymen may be considerably remiss in the discharge of several of their functions, and considerably reprehensible in their mode of life, without incurring any diminution of their incomes. This evil will be in some degree counteracted by the desire which even the most careless of the Clergy will generally feel to preserve a respectable character, partly as the means of possessing the esteem of their neighbours, and partly perhaps as a recommendation to preferment. Yet such considerations, not being powerful enough to effect a real change of heart, will seldom produce more than an attention to those duties which are indispensably required by law and custom, and to outward decorum in manners and conduct. More may be done by proper vigilance on the part of Bishops, and others to whom ecclesiastical authority is committed, in employing all the means in their power to excite the Clergy under their superintendence to piety and virtue; and to impress them with a strong sense of the solemn obligations and responsibility annexed to the situation of a parochial Minister. Church establishments have also the inherent defect of biassing the judgment and ensnaring the consciences of the Clergy, by the tempt-

ations which they unavoidably hold out to them, to strive to comply with the terms and subscriptions required ; temptations which must be expected to lead in many instances to prevarication and insincerity. With regard to the effects of church establishments in biassing the judgment, it may not be improper to add, that they in some degree resemble those produced by education, and by fixed political institutions. If the mind is naturally led to entertain a strong predilection for the principles of action with which it has become familiar, or for a particular form of government which it has been habitually taught to admire ; should the principles of action and the form of government be intrinsically deserving of preference, the prejudice (for we will not deny it to be a prejudice) operates on the side of utility. The case is the same with respect to ecclesiastical establishments. But impartiality requires us unreservedly to own that prejudice seldom discriminates, and least of all when united with self-interest ; and that under this circumstance, in particular, it will seldom fail to defend institutions radically blamable, and those points in just and beneficial institutions which may be liable to objection. In

order to reduce within the narrowest bounds the influence of the temptations which have recently been stated, the conditions of admission to the ministerial office ought studiously to be made as few and as simple as possible ; and should be revised from time to time, that no one of them may be continued longer than the necessity for imposing it exists ; and that those errors, which the reflection of succeeding generations, aided by the additional light thrown on various parts of the Scriptures in the general progress of learning, will probably discover in subordinate points even in the purest establishments, may be removed without delay. And, finally, church establishments tend to foster in the breast of their members, and perhaps of their ministers in particular, more or less of bigotry, narrowness of mind, unreasonable prejudices, and a want of toleration and charity towards all who dissent from the national religion ; effects which nothing will prevent but a constant recollection of the unlimited right of private judgment in the interpretation of the Scriptures, and an assiduous cultivation of the mild and benevolent spirit of Christianity. On concluding this summary statement of the advantages and disadvantages likely to

accompany the institution of ecclesiastical establishments (its lawfulness having been previously settled), it will not, I think, be too much to affirm, that in the existing state of most parts of the world, the institution, when properly regulated, and accompanied with complete toleration, promises to be radically serviceable to religion, and abundantly to overpay with substantial benefits those undesirable consequences, with which, in common with every other human arrangement, it will unavoidably be attended.

The theological Student, after having satisfied himself as to the lawfulness and expediency of the institution of church establishments in general, has, in the second place, to examine the discipline and the doctrines of the Church of England.

In the exterior form and administration of our national church he will observe two prominent features; that a gradation of rank and office takes place among the Clergy; and that parochial Ministers are neither appointed by the suffrages of the persons whom they are to instruct, nor dismissible at their option. And he will naturally enquire into the reasons which may be alleged in support of these arrangements.

It is now admitted by the generality of Protestants, that no command was delivered, either by Christ or by his Apostles, assigning to the Christian Church any specific unalterable form of government; but that, while various offices, suited to the situation and exigencies of the new converts, were instituted at the beginning, (some of which, as that of Deaconesses, have long fallen into disuse,) Christians were left at liberty to adopt in future times such modes of ecclesiastical administration and discipline as they should deem most eligible in the circumstances under which they should find themselves placed. At the same time it appears equally clear from Ecclesiastical History, that the Apostles uniformly established a Bishop over every Church which they planted as soon as the Church assumed a stable form, and became numerous: and that during several centuries the pre-eminence and the jurisdiction of Bishops were never questioned. Hence it seems reasonable to conclude, that nothing short of a cause of very high importance can warrant in any church the disuse of Episcopacy. The incidental advantages to be expected from the mode of government adopted in the Establishment of our own

country are principally these: The distinction of orders in the church, bearing a strong resemblance to the gradations of rank in civil life, provides friends and companions among the Clergy, and the benefits which may result from their society and example, not merely for the inferior, but likewise for the highest classes in the community. The stations of superior dignity and opulence cause young men of talents to be educated for the church, who would otherwise be destined to some occupation deemed more honourable, and justly expected to prove lucrative; and also tend to ensure to the clerical profession that general respect, which enlarges the influence and adds to the effect of the labours of each individual Minister. And when the superintendence of the church, and the determination of all questions respecting the management of ecclesiastical affairs, and the conduct of particular Clergymen, is vested in a few persons, more calmness and temper in examining, and more impartiality in deciding, may probably take place, than when they are committed to a numerous assembly; where turbulence, intrigue, and the spirit of party may more easily find admittance, and the

shame of an unjust decision be lost amidst the multitude of Judges.

The right of nominating Ministers to vacant benefices entrusted by the state to private persons is calculated to remedy the many disorders and evils which would be likely to arise in this country, were the choice left to be determined in each parish by the suffrages of the inhabitants. It is not merely that teachers of every different sect of Christianity might successively be placed in the pulpit, according to the varying strength of their several parties ; but the most bitter animosities would perpetually be excited among the voters of the same sect, in consequence of their sentiments being divided in favour of different competitors all professing the same tenets. The successful candidate would be received with fixed aversion by a large proportion of the parishioners ; and his instructions heard with deeply-rooted prejudices by most of the defeated electors who should think proper to attend them. On the prospect of his death or removal, the parish would be assailed with every art practised in a venal borough ; and when either of those events should happen, the flame of contention would break forth. The choice

of a Minister of the Gospel of Peace would be the source of angry contest and permanent discord ; and the benefice would too commonly be the prize, not of piety and merit, but of private tampering, secret or open menaces, and superior skill in the manœuvres of elections.

Were the minister of a parish dismissible at the pleasure of the parishioners, it is obvious under what temptations he would lie to strive to maintain his post, by relinquishing his legal rights ; by practising servile artifices ; by courting the favour, humouring the caprice, and forbearing to reprove the vices of the principal people of the place ; and by overstraining or suppressing particular doctrines of Christianity in compliance with local prejudices. The most upright Minister might find himself suddenly expelled by the unexpected junction of sects and parties, discordant on every other point, but uniting and co-operating for the purpose of driving him from the pulpit. To these evils are to be added, all or most of those which have recently been stated as the natural consequences of an elective Clergy. For even if the choice of a successor to the person dismissed was vested in a private patron, the

parish might ultimately ensure the appointment of the Clergyman who had been most adroit in conciliating their good will, by pertinaciously rejecting any other who should be nominated.

The candidate for orders in the Church of England has, in the last place, to examine into the nature of the subscriptions and engagements which are required of young men on their admission to the ministerial functions ; that is to say, the subscriptions made before the Bishop antecedently to ordination, and the engagements contained in the office of ordination itself.

The full and fair import of the obligations thus contracted must be collected from a sober investigation of the subject, and from writers of credit and respectability, who professedly treat of them in detail. It is not probable that many difficulties will arise except with regard to the Thirty-nine Articles. Concerning those articles it may be proper to add a few words.

Articles of religion seem to be a necessary part of every ecclesiastical establishment, as forming the only criterion by which those teachers who hold the doctrines of the Establishment can be distinguished from those

who do not. The unlawfulness of requiring any subscription whatever, though not unfrequently asserted, can never be evinced. For if it be lawful to require of a person who applies for an office in the State, or an employment in private life, some proof of his possessing the qualifications necessary for discharging the duties of the post, and an engagement that he will discharge them faithfully while he continues to hold it; why is a similar proceeding in the case of ecclesiastical offices necessarily unlawful? And when an office is instituted for the purpose of inculcating certain doctrines, is it not lawful and reasonable to require of those, who voluntarily apply for admission into the office, an explicit declaration whether they believe the doctrines? For that belief is a qualification indispensably requisite to their fulfilling with integrity and effect the functions, with the discharge of which they desire to be entrusted.

In subscribing the Thirty-nine Articles, the intention of the authority which prescribes subscription is to be satisfied. This authority is not the Legislature of the 13th Eliz., which passed the act imposing subscrip-

tion (i); but the existing Legislature of this country, which having the power of repealing that act, and forbearing to exercise it, ratifies, and as it were re-enacts the law. The point, therefore, which the candidate for orders has to decide, is the nature of the subscription which will satisfy the intention of the Legislature existing at the time; in other words, he is to ascertain what engagements that Legislature deems the subscriber of the Articles to contract, and what, if any, is the latitude of interpretation, when the expressions employed in the Articles admit some latitude, which it allows. In determining these questions, he is not in the slightest degree bound by the meaning and intention of the Legislature of 13th Eliz. if he has sufficient reason to judge the meaning and intention of the existing Legislature to be different.

The form of subscription states, that “*all and every* the Articles are agreeable to the “word of God (k);” a form which, if there is no evidence that the Legislature has relaxed in its demands, must appear entirely to

(i) See the Principles of Moral Philosophy investigated, &c. 4th edit. p. 265, 266. by the author — and also vol. i. p. 84. of the present work.

(k) Burn’s Eccl. Law, 3d edit. vol. iii. p. 36.

overthrow the opinion of those writers who maintain that the Articles may be conscientiously subscribed by persons who think them true in the main, yet believe several of them to be repugnant to the Scriptures. Some latitude of interpretation, however, seems clearly allowed ; some is and has long been constantly in use ; and the fact has been so notorious to many successive Legislatures, that it may fairly be taken for granted, that disapprobation of the practice would have been testified by public authority, had it been felt. For similar reasons it may be concluded, that if some of the articles are so worded as to be fairly capable of more than one sense, compatible with the Scriptures, subscription in any one of those senses will satisfy the Legislature. Yet as a latitude in itself of an indefinite nature, and extending to a variety of particulars, is always liable to be enlarged by the subscriber in proportion to his difficulties, until at length it exceeds almost all bounds ; and as the truly pious are the persons who are particularly exposed to scruples of conscience, and the persons whose scruples it is on every account most desirable, as far as it may be practicable, to meet or to prevent, that the Church may not without necessity lose the invaluable benefit of their

ministerial labours ; it should seem that a temperate revisal of the Articles, under the auspices of the Bench of Bishops, for the purpose of omitting such as may now be superfluous, and simplifying those which are obscure, would contribute equally to the interests of the established Church, and to the credit and comfort of its Ministers. (m)

Against this temptation to use unwarrantable latitude in interpreting the Articles, it is the duty of every one, who studies them with a view to subscription, honestly and diligently to guard. A desire previously formed of entering into the Church ; the difficulties and inconveniences of turning to another line of life ; the suggestions of interest in all its shapes, referring to past expences and to future prospects ; these, and other circumstances, will be very apt to bias the judgment, and influence the determination of the enquirer. Let him never forget his danger ; let him examine the meaning of the several articles with upright views and impartial investigation ; let him not content himself with perusing what has been written in their defence, but qualify himself to form a satisfactory decision respecting their con-

(m) See *supra*, p. 19—21.

formity to the Scriptures, in the same manner in which he would enable himself to determine any other controverted point, by informing himself of the principal arguments alleged against them, and appreciating with equal deliberation and fairness all that he finds urged on either side of the question. Let him remember, that if he subscribes while perplexed by distracting doubts, and without peace and satisfaction of mind, he not only incurs present guilt, and guilt, too, which will be likely to be continually aggravated as long as he remains a Minister of the Established Church with his scruples unremoved ; but entails upon himself constant uneasiness and disquiet, and constant temptations to endeavour to blind his understanding and stifle his conviction ; temptations which will increase in proportion to the length of time during which he shall have been a Minister of the national Church, and to the preferment and profits which he derives from it. If the result of his enquiries and reflections should be such, that he feels himself incapable of making the necessary subscription with a safe and quiet conscience, let him desist from his intention of enrolling himself among the Clergy of the Establishment.

It may not be superfluous to remark, that the use of unjustifiable means in gaining testimonials, certificates, or titles, and attempts to impose on the Bishop by procuring the assistance of others in the exercises and compositions enjoined antecedently to ordination, as trials of the candidate's abilities and attainments, can be considered in no other light than in that of frauds, and of frauds committed on an occasion when every feeling of conscience ought to be awake, and when ingenuousness and integrity are particularly required.

II. We are, in the next place, to speak of the conduct of a Minister of a parish.

But before the duties of the office are stated, let the young Clergyman be warned against reprehensible methods of attaining the office itself. Under this description are included all kinds of illegal and simoniacal proceedings, whether appearing in the shape of direct payments of money, of general bonds of resignation, or of contracts to cede any actual or probable rights of the living, to lower tithes or dues, or not to augment them, or to transfer to any other person a portion of the produce of the benefice; and all insincere and dishonest means of conciliating a patron's

favour, as by pretending to concur in the peculiarities of his religious opinions, or in his sentiments respecting political measures, the characters of individuals, subjects of local discussion, or other topics incidentally brought forward in conversation (*n*) ; by submitting to be his agent in the venal traffic of elections : by becoming the companion of his field-sports ; or by partaking of the intemperance of his table, and acquiescing in scenes of vice, riot, and profaneness. In the case of lectureships, and other elective employments in the church, let no imposition be practised to captivate the voters and delude their ignorance ; nor let any attempt be made, if they are tradesmen, or in more humble stations, to overawe their free choice by the authority and influence of men on whose favour they are dependent.

(*n*) To some of the temptations here enumerated, a young Clergyman received into the families of Bishops, or of Lay Peers, or of wealthy Commoners, as a chaplain, or as a private tutor to their children, is particularly exposed. His situation, indeed, whatever advantages it may possess, is a post of danger ; and the utmost vigilance is necessary to preserve him from gaining habits of affectation, vanity, and self-conceit ; imbibing lofty ideas and expectations, and contracting a time-serving disposition, and that abject deference to the Great, which is often found united with arrogance towards equals and inferiors.

If a living is to be held for a minor, let no reserve or subterfuges be practised to conceal the transaction. And let not preferment be sought in any case with a degree of anxiety inconsistent with a full and lively conviction of the superintending wisdom and goodness of Providence, and a cheerful resignation to the will of the Disposer of all events.

Among the peculiar functions of the Minister of a parish, the celebration of Divine worship naturally offers itself, in the first place, to our attention.

The usual times of public worship ought never to be changed by the Minister for the purpose of suiting his own convenience, when his hearers will be incommoded or displeased by the alteration, and of course be apt to relax in their attendance. There are persons in every parish to whose minds the slightest pretence is a sufficient apology for omitting to go to church ; and they who take offence at the conduct of the Clergyman often gratify themselves by the absurd revenge of keeping away from his instructions. Neither ought any portion of the duty to which the congregation has been accustomed, either on Sundays or on holidays, to be discontinued. On the contrary, if any unreasonable deficiency

has hitherto prevailed, (and in particular with respect to the frequency of sermons, and the recurrence of the sacrament,) a conscientious Minister will be solicitous to obviate it for the future.

In reading the Liturgy, a natural, distinct, and moderately slow pronunciation, audible throughout the church, but not overstrained ; appropriate to the several parts of the service ; but free from affected emphasis ; and that earnest and impressive solemnity of manner which proves the heart of the Minister to be engaged in his employment, are qualifications of the highest importance. This remark must be extended to the recital of the baptismal office, and of other similar parts of the Book of Common Prayer ; which are sometimes read with so much haste and irreverence as to lose all appearance of being offices of religion.

With respect to the composition (*o*) of sermons, the only observations proper to be

(*o*) See Archbishop Secker's Third Charge to the Clergy of the Diocese of Canterbury ; and Dr. Paley's Advice to the young Clergy of the Diocese of Carlisle. The conclusion of the following extract from the latter performance deserves particular attention : “ I am far from refusing “ you the benefit of other men's labours ; I only require

suggested in this place are, that they should be plain, and that they should be Christian discourses.

A sermon which is above the capacity of the congregation to which it is addressed is useless or disgusting. In almost every congregation the poor and unlearned form by much the larger part ; and, universally, the meaning of the preacher must be caught at once, or it is totally lost. Hence the peculiar necessity of plainness in propounding the subject to be discussed, and in the manner of treating it. Our rule, therefore, while it requires, in discourses addressed to ordinary congregations, a simple and perfectly obvious arrangement, and, in most cases, the professed division of the subjects into a few general

“ that they be called in, not to flatter laziness, but to
“ assist industry. You find yourself unable to furnish a
“ sermon every week ; try to compose one every month.
“ Depend upon it, you will consult your own satisfaction
“ as well as the edification of your hearers ; and that,
“ however inferior your composition may be to those of
“ others in some respects, they will compensate for many
“ defects by a closer application to the ways and manners,
“ the actual thoughts, reasoning, and language, the errors,
“ doubts, prejudices, and vices, the habits, characters, and
“ propensities of your congregation, than can be expected
“ from borrowed discourses.”

heads, proscribes the bewildering multiplicity of subdivisions, frequently destitute of actual distinction, which was common among eminent divines early in the present century ; together with all long and complicated sentences, obscure metaphors, refined ornaments of language and composition, learned references to Pagan philosophers and Christian fathers, and prolix digressions from the main topics suggested by the text. Let it not be said, that the effect of a close observance of this rule would be to render sermons vulgar and unimpressive. He, who conceives that simplicity of style and language has any natural connection with feebleness and vulgarity, shows himself totally unacquainted with the fundamental principles of taste and excellence in writing. He, who solicitously seeks to distinguish himself in the pulpit by a display of elegance of expression and profundity of learning, proves himself deficient in some of the leading virtues which ought to characterise a Christian Minister.

Again : Let not the sermons of a Minister of the Gospel be moral treatises appealing chiefly to the maxims of natural reason and abstract ethical speculations, and neglecting the inspired precepts and the characteristic

doctrines of Christianity. “ We (*p*) have in
“ fact lost many of our people to sectaries,
“ by not preaching in a manner sufficiently
“ evangelical ; and shall neither recover them
“ from the extravagances into which they
“ have run, nor keep more from going over
“ to them, but by returning to the right way,
“ and declaring all the counsel of God.” —
“ Reflections (*q*) have been made upon us,
“ of different natures and with different views
“ on account of these things, by Deists, by
“ Papists, by brethren of our own, which it
“ is easy to show have been much too severe.
“ But the only complete vindication of our-
“ selves will be to preach fully and frequently
“ the doctrines, which we are unjustly ac-
“ cused of casting off or undervaluing ; yet
“ so as to reserve always a due share of our
“ discourses, which it is generally reported
“ some of our censurers do not, for the com-
“ mon duties of common life, as did our Sa-
“ viour and his Apostles. But then we
“ must enforce them chiefly by motives pe-
“ culiarly Christian ; I will not say only by
“ such ; for the Scripture adds others.”

(*p*) Archbishop Secker's Charges, 3d edition, London,
1780, p. 299.

(*q*) *Ibid.* p. 237.

The remarks already made concerning the reading of the Liturgy are applicable to the delivery of sermons. And to them it may be added, that as preaching is that part of the public service in which the Minister is most liable to be ensnared by vanity and the desire of applause, it should be his uniform endeavour, that all personal considerations be lost in a deep sense of the awful functions in which he is engaged.

Another very important branch of the duty of a Clergyman, yet one which, it is to be feared, is frequently neglected, is the private instruction of his parishioners. Every Clergyman, at his ordination, solemnly promises to use towards those who shall be entrusted to his care, not only *public* but *private monitions, as need shall require, and occasion shall be given.* The uses of private instruction are manifold; and its place is not to be supplied by the most able and earnest discourses from the pulpit. In his private addresses, the Minister of a parish reaches those who absent themselves from his public labours; and affects others whom those labours have failed to convince and reform. He seizes the fit moment, when the mind is disengaged from pressing avocations, or the

heart softened by calamity. He adapts his proceedings to the particular case of the individual ; he enters into his situation, feelings, and habits ; he obviates prejudices, he rectifies misconceptions, he resolves doubts, he quiets scruples, he repels excuses and evasions, the existence of which he had not even suspected. He comes closely to the point ; and presses his arguments with a degree of strict and undeviating application to the thoughts and defects of the person with whom he is conversing, which it would have been improper to pursue, and impossible to attain, in a discourse delivered to a public congregation. He probes the heart to the bottom, placing before the eyes of the irreligious the precise image of their depravity ; encouraging the timid, confirming the irresolute, and establishing the devout in their piety ; and experiencing at the same time, for he can scarcely fail in some degree to experience, a reciprocal impression from his own precepts on his own breast. The insight which a Clergyman acquires into the state of his flock, in the course of his private exertions, is of essential service in promoting the efficacy of his public preaching, by guiding his judgment as to the topics to be selected

for sermons, and as to the manner of treating them. Among the beneficial effects resulting from private instruction, another must yet be mentioned. In proportion as this duty is less ostensibly imposed on the Minister than the stated performance of the weekly service of the church, his activity will bear, in the apprehension of his parishioners, the marks of more genuine and affectionate solicitude for their welfare ; and will therefore be likely, while it raises him in their estimation and regard, to have a powerful influence in their hearts and conduct. And though it be a duty which a young Clergyman will find it difficult at first to discharge to his satisfaction, perseverance will render it easier to him every day.

Private discourses on the subject of religion is particularly applicable to the sick ; and is to a certain degree prescribed in the offices provided for their use in the Book of Common Prayer. Sickness naturally disposes the mind to seriousness and reflection ; and, by withdrawing its attention and loosening its attachment from the objects of the present world, fits it for estimating according to their real importance the concerns of that which is to come. A Clergyman who is deeply im-

pressed with the awefulness of the charge which his ministry lays upon him, and remembers that “there (*r*) is joy in the presence of the angels of God over one sinner that repenteth,” will not suffer his parishioners to want his instructions at the moment when they are likely to be received with more than common gladness and effect. He will speak to them with plainness the great truths of the Gospel; he will adapt his exhortations, his counsel, his reproofs, to the past actions and the present state of the individual whom he addresses. And while he shows to him every mark of that compassionate tenderness which his situation demands, he will beware of an error into which Clergymen are not unfrequently led by mistaken pity, that of affording groundless consolations and unwarrantable hopes to the sick; and of thus teaching their listening relations to believe, that a few days of sorrow and contrition on a death-bed may be deemed sufficient to wipe away the guilt of a long and unrighteous life.

But private instruction is not to be confined to the chambers of infirmity and dis-

ease. The healthy and robust are perhaps those who stand in the greatest need of it. They may be forgetting the resolutions and breaking the promises which they formerly made in sickness ; or, having seldom been reminded of their mortality by confinement and pain, may be immersed in worldly business or in sinful courses, and thoughtless of future Judgment. Casual meetings, and visits purposely made and repeated, will afford a Clergyman many opportunities of endeavouring to awaken and reclaim them. He makes the attempt, perhaps, and fails. It was his duty, however, to make it. And how does he know but that the seed which he has sown, though now it appears inert and lifeless, may spring up and bear fruit hereafter ? Let him not despair too soon, nor content himself with a single trial. Circumstances may change for the better, and a second or a third effort be successful. It was undoubtedly the direction of our Saviour to the first preachers of his religion “ not to cast their “ pearls before swine ;” and it is a direction still to be remembered. But those whom God permits to live, his Ministers should be very slow to pronounce irreclaimable. A conscientious Clergyman will bear in mind,

that the salvation of the illiterate and indigent man is not less valuable in the sight of God than that of the rich and the learned; and will not be led by pride to neglect the poor, or to treat them with superciliousness in the course of his private instructions. Neither will he be deterred from privately addressing particular individuals among his parishioners, on the subject of sins with which they are notoriously chargeable, by the mere circumstance of their being wealthy, or in elevated stations, or voluntary contributors to his own annual emoluments. Honest and disinterested boldness in the path of duty is one of the first qualifications of a Minister of the Gospel. But let his whole conduct be the evident result of piety and conviction, and plainly animated by the spirit of brotherly love. Let his admonitions be conveyed in a suitable manner, and at seasons prudently chosen; and let them, in general, be kept permanently secret from the world. Let him neither be disconcerted nor irritated by neglect; nor even by open rudeness, contempt, and injurious recrimination. A calm and mild endurance of such treatment is his duty as a Christian. And in the end it may con-

tribute, under the grace of God, to produce, what in many similar instances it has been acknowledged greatly to have forwarded, a change of heart and life in the culpable party, unable to forbear from subsequent reflection on the difference between the spirit and conduct of his adviser and his own, and on the principles from which that difference arose.

The instruction of young persons previously to their being confirmed is an important branch of clerical duty. Let no one follow the blamable and pernicious example of those Clergyman who, after hearing each of the children utter a few sentences in haste and by rote, give them tickets for confirmation as a matter of course. Care ought to be taken not merely that they should be able accurately to recite the Church catechism, but that they shall be competent to give a clear account of the doctrines and of the leading precepts which it contains; and shall also understand the full import of the rite in which they are about to bear a part. Numbers of them will be altogether deficient in these qualifications, if the Clergyman is too indolent or too careless to take the pains of repeatedly directing the atten-

tion of parents to the subject ; and of explaining to the children in familiar language the several parts of the catechism, and of the office of confirmation ; and of again and again examining them individually before they are presented to the Bishop. The impressions thus made on their young minds may frequently be strengthened and rendered durable by subsequent conversation and advice.

The catechising of children is a practice required by the canons from the Minister of a parish. In many places the backwardness of parents to send their children, joined to other causes, has occasioned it to be discontinued. The institution of Sunday Schools is adapted to remedy this defect ; and on that account, as well as by accustoming the rising generation to regular attendance on public worship, and to habits of early piety, deserves the warmest support of the parochial Clergy. Every Minister of a parish, in which no Sunday School is established, should make it his object to procure the immediate establishment of one or more, unless some very peculiar circumstances render the plan unnecessary ; and when they are established, he should carefully superintend them. He will there find

a number of catechumens collected before him. By occasional, yet sufficiently frequent, examinations he will ensure their being taught not merely to repeat, but to understand ; and by the judicious distribution of little rewards will excite a laudable desire to excel in regularity, diligence, obedience, knowledge, and piety. Where charity schools of other descriptions exist, the Clergyman of the place, by bestowing similar attention upon them, commonly performs an office no less acceptable to the trustees, than beneficial to the young persons concerned.

St. Paul's admonition to Archippus, "Take heed to the ministry (*s*) which thou hast received in the Lord, that thou fulfil it," should be regarded by every Minister of the Gospel as addressed to himself. A Clergyman, by frequently comparing his conduct (*t*) with the engagements into which he entered

(*s*) Coloss. iv. 17.

(*t*) A settled habit of carefully reading the office of ordination, and instituting this comparison at certain periodical seasons, as in the Ember weeks, in every year, is earnestly, and with great justice recommended by Archbishop Secker in his Instructions to Candidates for Orders ; and by Bishop Burnet in his Pastoral Care ; Glasgow, 1762, p. 101, 102. What is not done at stated times is too often not done at all.

at his ordination, may discern how far he fulfils his ministry. But there are few methods by which he can form a truer estimate of the degree in which he discharges his duty, than by considering what would be the conduct of St. Paul, if now alive, and placed in all respects in his circumstances and situation. The conduct which the Apostle required of Christian Ministers in his own time is stated in the directions (directions equally applicable at the present day) which he gave to his favourite pupil. “ I charge (*u*) thee before “ God and the Lord Jesus Christ, who shall “ judge the quick and dead at his appearing “ in his kingdom ; preach the word ; be in- “ stant in season, out of season ;” (not only at the stated periods of worship, but at all other times when fit opportunities occur ; not only when your exertions will be taken kindly, but even when they will raise some displeasure and give some offence, if yet they appear likely on the whole to do good ;) “ re- “ prove, rebuke, exhort, with all long suf- “ fering and doctrine.” -- “ Be thou an (*x*) “ example of the believers, in word, in con- “ versation, in charity, in spirit, in faith, in

“ purity. Give attendance to reading, to
“ exhortation, to doctrine ; meditate upon
“ these things ; give thyself wholly to them,
“ that thy profiting may appear unto all.
“ Take heed unto thyself and unto thy doc-
“ trine ; continue in them ; for in doing this
“ thou shalt save both thyself and them that
“ hear thee.” How strictly conformable the
conduct of St. Paul himself was to these in-
junctions appears incidentally in various parts
of his own writings ; and still more clearly in
the book of the Acts of the Apostles. Hence
he could confidently appeal to the elders of
the Church of Ephesus, when he bade them
farewell with a foreboding that he should
never see them more, for their testimony of
his zeal and perseverance in the execution of
his office ; taking them to record (*y*), that for
the space of three years during which he had
been among them, “ he had not ceased to
“ warn every one night and day with tears ;
“ that he had kept back nothing that was
“ profitable unto them, but had shewn and
“ taught them publicly, and from house to
“ house ; and that he was (*z*) pure from the

(*y*) Acts, xx. 17, &c.

(*z*) So Ezekiel, c. iii. ver. 17, 18. “ Son of man, I have
“ made thee a watchman to the house of Israel. — If thou

“ blood of all men, for that he had not
“ shunned to declare unto them all the coun-
“ sel of God.” Well, therefore, after the
example which he had given them, might he
deliver to them, and through them to the
Ministers of the Gospel in all ages that solemn
charge: “ Take heed unto yourselves, and to
“ all the flock, over which the Holy Ghost
“ hath made you overseers, to feed the church
“ of God, which he hath purchased with his
“ own blood.” And well might he exclaim
with holy joy, when, believing the time of
his departure to be at hand, he looked back
on his past labours: “ I have fought a good
“ fight (aa); I have finished my course; I
“ have kept the faith. Henceforth there is
“ laid up for me a crown of righteousness,
“ which the Lord, the righteous Judge, shall
“ give me at that day.”

Among St. Paul’s instructions to Timothy,
which have recently been quoted, we find
this direction, that he should be “ an ex-
“ ample of the believers;” that he should

“ speakest not to warn the wicked from his wicked way to
“ save his life, he shall die in his iniquity, but his blood
“ will I require at thy hand.”

(aa) 2 Tim. iv. 7, 8.

exhibit in his own life a shining pattern of all those Christian virtues which he inculcated on his hearers. A direction of the same kind is given by St. Paul to Titus, with an intimation of the beneficial consequences which the observance of it would produce in silencing and in precluding calumnious imputations, which would otherwise at once injure the preacher himself, and prevent the reception and effect of his doctrine. “ In all things (bb) shew thyself a pattern of good works ; in doctrine shewing uncorruptness, gravity, sincerity, sound speech that cannot be condemned ; that he that is of the contrary part may be ashamed, having no evil thing to say of you.” Our Saviour had previously given similar instructions to his Apostles ; and had expressly pointed out the influence which their virtuous lives would have in promoting the diffusion of Christianity. “ Let your light (cc) so shine before men, that they may see your good works, and glorify your Father which is in heaven.” The effects of positive and open sinfulness in the conduct of a Clergyman are baneful in a measure be-

(bb) *Titus*, ii. 7, 8.

(cc) *Math. v. 16.*

yond computation. Those who are enemies to the Christian faith will not fail to seize the advantage afforded them ; they will ascribe to the clerical order in general the faults of the individual ; they will profess, perhaps they will believe, that he who openly disregards the precepts of the re-
ligion which he teaches, knows it to be an imposture ; and will thus be confirmed and hardened in their own (*dd*) infidelity. Those

(*dd*) On this point the authority of Bishop Burnet is very strong. Speaking of unbelievers (Preface to the Pastoral Care, Glasgow, 1762, p. 13.), he says : “ Now this “ I am forced to declare, that having had much free con-
“ versation with many that have been fatally corrupted
“ that way, they have very often owned to me that nothing
“ promoted this so much in them, as the very bad opinion
“ which they took up of all Clergymen of all sides : they
“ did not see in them that strictness of life, that contempt
“ of the world, that zeal, that meekness, humility, and
“ charity, that diligence and earnestness with relation to
“ the great truths of the Christian religion, which they
“ reckoned they would most certainly have if they them-
“ selves firmly believed it : therefore they concluded that
“ those, whose business it was more strictly to inquire
“ into the truth of their religion, knew that it was not so
“ certain as they themselves for other ends endeavoured
“ to make the world believe it was ; and that though for
“ carrying on of their own authority or fortunes, which
“ in one word they call their trade, they seemed to be
“ very positive in affirming the truth of their doctrine,
“ yet they, in their own hearts, did not believe it, since

Christians who are leading immoral lives will not omit to justify their transgressions by the example of their Minister ; and will probably conclude, in opposition to his stricter language from the pulpit, that the Gospel, having no higher aim and purpose than to raise its followers to a certain moderate degree of virtue, speaks of the necessity of universal holiness merely with a view of bringing them to the requisite standard ; and that if men lead tolerably decent lives in most respects, not much enquiry will be made hereafter concerning the indulgence of some few favourite sins. The radical principle of the Christian Religion itself will thus be discredited and rendered ineffectual by his immorality. And further, his influence in his parish will be lost : his character will be rendered contemptible ; his capacity of discharging his official duties with effect will be radically impaired ; his public instructions, if he is not abandoned beyond compunction, will be narrowed and

“ they lived so little suitably to it, and were so much set on
“ raising themselves by it, and so little on advancing the
“ honour of their profession by an exemplary piety.”

enervated by secret shame; and private admonitions he will not dare to deliver, for fear of being answered by just recrimination. Effects nearly similar to those which have been described will be produced by the conduct of a Clergyman, who, without having his character stained by prominent wickedness, is devoid of the genuine ardour of piety, sleeps torpidly on his post, and limits his exertions to the duties which law and custom render indispensable. Failings, however, which fall short of gross vice and scandalous neglect of duty are sufficient to lower in a very great degree the credit of a Clergyman, to diminish the utility of his labours, and to countenance general imputations on his order, and on Christianity. The eyes of men are upon him, solicitous to pry into his defects and weaknesses. Habits and actions, which pass uncensured in persons of other professions, will be noticed in him, not merely with that superior degree of blame which they deserve in consequence of the nature of his office, but often with extreme and unmerited severity. Hence the duty of “ avoiding all appearance of evil,” even of the slighter degrees of evil, is particularly incumbent on him. If he shows marks of

levity and affectation in his manners, or of lurking vanity in his dress ; if he is fond of gratifying his palate with delicacies, and becomes a critic in the science of eating and drinking ; if he is noted for attachment to field-diversions, or frequents the circle of dissipated amusements, those who are in their hearts the least anxious for the character of the clerical profession will be among the foremost to expose him to ridicule and scorn.

In every part of his private and domestic conduct, a Clergyman, who is sincerely desirous of leading others to obey the Gospel, will show himself deeply penetrated with a sense of religion. He will earnestly endeavour, as he is directed by St. Paul (*ee*), and as he has promised at his ordination, “ to (*ff*) frame and “ fashion his family, as well as himself, ac-“ cording to the doctrine of Christ, that both “ may be wholesome examples and patterns “ to his flock.” His manner of living will not only be suited to his circumstances, but characterised by moderation, plainness, and sobriety ; his children will be trained to early

(*ee*) 1 Tim. iii. 4, 5, 11, 12.

(*ff*) See the Office of Ordination.

piety and an intimate knowledge of the Scriptures; and his whole household habitually excited to the fear and love of God by family-prayer, as well as by a constant attendance on the public duties of Christianity. He will recollect how greatly the influence of temptations is increased by the fascinating power of habit and example; and will be steadily on his guard against the effect of the bad customs, to which local circumstances may particularly expose him. The village Clergyman and the Minister of a parish in a large town have their common trials: each, however, has trials almost exclusively his own. Thus, the former may be tempted by the obscurity of his post to become remiss in his professional exertions. The latter may be seduced by the conspicuousness of his station into a parade of diligence, eloquence, and piety. Or the former may be led by neighbouring squires and wealthy farmers into their attachment to field-sports, and meetings of noisy intemperance. The latter is subject to the contagion of more refined luxuriousness of living, and to the baneful effects of the continually recurring card-table. The former sometimes contracts a rusticity of manners and a coarseness of ideas and phrase-

ology, which render whatever virtues he may possess less engaging. The latter, especially if young, not unfrequently becomes foppish and conceited ; corrupted by affectation ; and glad to convince his associates, that he is superior to what they term the *stiffness* of his profession, and what he ought to regard as the purity of a Christian. Whatever be the situation of a Clergyman, let him, on the one hand, be cautious and select in his society, and maintain, on the other, a friendly and familiar intercourse with all classes of his parishioners, without servility towards the rich, or arrogance towards the poor. He will not omit, if he be truly pious, those occasions, which the course of casual conversation even in mixed companies not unfrequently affords, of dissuading from folly, extravagance, and wickedness ; sometimes by a direct comparison of the pursuits and practice in question with Christian principles; and sometimes, as the time and circumstances may render advisable, by a less pointed reference to religion, and a more ample statement of the present uneasiness and misery which they produce. He will always be ready, either when solicited, or, if fit opportunities present themselves, without solicitation, to assist his

parishioners with his counsel and advice, to conciliate differences, and to prevent contention. He will be liberal, as far as his situation will possibly admit, in charity to the poor, and especially to the sick ; and will adapt the relief which he affords (gg) to their several wants. These acts of compassion and kindness are not only of great advantage to the persons who are the objects of them, but they also conciliate to a Clergyman that general respect and esteem which add double force to his public and private instructions.

The character and conduct of the wife of a Clergyman is of high importance, not only to his domestic comfort and his personal improvement in Christian virtue, but also to the cause of religion and the influence of his professional labours. In addition, therefore,

(gg) It sometimes happens that a clergyman possesses sufficient medical knowledge to enable him to assist many of his poor parishioners with the gift of some simple medicines, but he who exercises liberality in that way ought to be extremely on his guard against doing harm ; and unless the ailment be both obvious in its nature and moderate in degree, will usually do the most good by employing the help of a medical person. The distribution of Bibles, Prayer-books, and small religious tracts, may commonly be one very useful branch of a Clergyman's charity.

to the obligations by which every man is bound in the sight of God to make it his object to select a partner, qualified by steady piety and benevolence of heart to encourage himself and others who may be witnesses of her conduct, in a life of holiness and good works, the Minister of the Gospel ought to be actuated by motives of duty peculiar to himself. How can he reasonably hope to fulfil his solemn promise of framing and fashioning his family according to the doctrine of Christ, and in such a manner that it may be a wholesome example and pattern to his flock, if he places at the head of it a model so imperfect that disadvantage rather than benefit is likely to result from the imitation of it? How can he hope that his children and servants will be habitually trained and exercised in the ways of religion, if he by his own injudicious choice has provided for them a mother and a mistress little impressed with the supreme importance of having in all things the glory of God in view, of setting her affections on things above, not on things on the earth? Will his exhortations to sober-mindedness and humility be equally seconded by the proceedings of his wife, whether she

be addicted to finery, expensive, arrogant, and dissatisfied, or of a meek and modest and contented spirit? Will she equally encourage him to acts of liberality towards the poor, whether she of a grudging or of a charitable temper? Will he find it easy to continue on kind terms and in habits of frequent and friendly intercourse with his neighbours, if his wife dislikes and despises them? Will it be no obstacle to his plans of doing good, if instead of meeting with co-operation he is thwarted at home? Will not every material failing in his wife's dispositions and practice be likely to prove an impediment to the full exercise on his part of the opposite virtue? There have been instances in which the wishes of the wife of a Clergyman have interfered to such an extent with the duties of her husband, as to induce him to abandon his proper place of residence and the parish committed to his care, that he might live in a spot where her passion for gay society and cards and public diversions might be more easily and more largely gratified.

Abuses which take place in the administration of parochial affairs may frequently be corrected by the prudent interposition of the

Clergyman; and by his influence with those who are either not interested in their continuance, or not obstinately averse to co-operate in redressing them. Of this nature are partiality in the distribution of money collected at the sacrament; the careless management or perversion of charity-estates; and the neglect sometimes shown by overseers towards poor families in real distress. But a Clergyman, it must be admitted, will in common do wisely in refraining from entering deeply into the administration of the business of the parish, except in strong cases; since otherwise he may not improbably excite a degree of prejudice and odium against himself sufficient greatly to impede the effect of his labours in his peculiar sphere. His interference has a marked propriety, when they, whose immediate concern it is to maintain the church in substantial repair, and in a state of neatness, and well-furnished with books and other appendages of divine worship, are inattentive to their duty. But let him take care that his parishioners may not be supplied with a pretext for excusing their own parsimony, by finding him tardy or avaricious as to repairing that part of the fabric, the support of which is by law required of the Mi-

nister; or by seeing him impoverish and commit waste on his glebe, and suffer his parsonage-house and the buildings annexed to it to fall into decay, and leave his successors to the inadequate remedy of (*hh*) dilapidations. On the contrary, while he is cautious not to lay a burthen on future incumbents, by making the house which they are to inhabit too large in proportion to the income of the living, let him improve it, if he be a man of affluence, to the extent of that limit, for their sakes if not for his own. (*ii*)

(*hh*) This remedy is often imperfect, when the deceased Clergyman has left property sufficient to answer every demand. For his successor may find himself obliged to accept from the executors what is by no means a compensation, rather than incur the charge of urging his just claim by course of law. And if he resorts to the law, though he may recover what, if applied in time, would have prevented the damage from taking place, he can scarcely expect to gain what will fully repair it, or to gain any thing without expence. The money recovered must be expended on the buildings within two years. Blackstone, iii. 91.

(*ii*) To suggest to a Clergyman the necessity of scrupulous care in keeping the parochial register may seem too minute a caution. But the greatest attention ought to be shown to render a record complete and accurate, the testimony of which may be decisive in future litigations.

There is no circumstance which so often disturbs the harmony that should ever subsist between a Clergyman and his parishioners, as contention respecting tithes. Many objections are urged, and, though often pushed too far, they are not without reason, against this mode of providing for the Clergy, as being injurious to the progress of agricultural industry. But this is the least important of its bad effects. The heart-burnings excited by it, the heats, the animosities, the quarrels, the spirit of rooted aversion long surviving the contest which produced it, and frequently displaying itself in an obstinate desertion of public worship so long as the obnoxious Minister continues on the living ; these are consequences which in their tendency are subversive of all religion, and strike at the root of the very purpose for which ecclesiastical establishments are instituted. Until some more eligible method of supporting the Clergy may be devised and adopted by the Legislature, it remains the duty of every Clergyman to endeavour to obviate the evils attending that which (*kk*) now subsists. But

(*kk*) The following extract from Dr. Aikin's description of the country round Manchester, 1795, 4to., p. 220., points out a defect in the mode of providing, in certain circum-

kindness on the part of a Clergyman in consulting, even at some loss to himself, the convenience of his parishioners in the management of his tithes, and that cautious moderation in his demands (*ll*), which not only implies a mind untainted by avarice but a solicitude likewise to make every reasonable sacrifice rather than to have the sphere of usefulness narrowed by dissensions, is by no means always sufficient to secure

stances, for the support of Clergymen, which is worthy of notice, and seems capable of being easily remedied. “ The “ advance of population in the parish of Eccles has been “ attended with a due care respecting public worship, and “ the religious education of children. Two new chapels “ of ease have been built since the year 1775 at Pendleton “ and Swinton, with competent salaries for the Clergymen “ from seat-rents. In this mode of providing the Minister’s stipend in new-erected churches and chapels there “ does not appear a sufficient recollection of the decreasing “ value of money ; or a requisite provision to obviate its “ effects by a clause in the Consecration Deeds to authorise a proper advance of the stipend, as circumstances “ may require, by the direction of the Bishop, or otherwise.”

(*ll*) It is justly alleged as a proof of the general moderation of the Clergy on the subject of tithes, that of seven hundred suits on account of tithes brought by them into the Court of Exchequer from the year 1660 to 1713, six hundred were decided in their favour. Secker’s Charges, p. 129.

him from the necessity of contest. The rights which are invaded or withheld may be of so much importance to himself, and also to his successors, for whom he is bound to regard himself as in some respects a trustee, that he may be obliged in conscience to defend or reclaim them, at the risk, or even with the certainty, of considerable expence. He should abstain, however, from making any demand, until he has laid the matter before able advisers, and has sufficient ground to be satisfied that it is just and reasonable. And in endeavouring to attain his object, let him try the effect of private representations to individuals ; of public discussion with the parties assembled ; of proposals of referring the matter to arbitration ; in short, of every method, rather than of law. If compelled to apply to a Court of Justice as his last resource, let him still be careful to retain a kind and Christian temper towards all his opponents, and to make due allowances for prejudices and illiberality resulting from ignorance, stupidity, and suspicion. In every period of the suit let him be ready to offer and to embrace fair plans of accommodation. And if the struggle is at length terminated by a judicial decision, let him not be impro-

perly elated by success, nor depressed and soured by disappointment.

Coldness and dislike are sometimes found to subsist between a Clergyman and such of his parishioners as dissent from the Established Church. It is the part of the former to beware lest any portion of it should arise from faulty dispositions or conduct of his own. He will remember that the Bible is open to every Christian ; that those who differ from him in religious opinions have an unquestionable right to judge for themselves ; and that “ to their own Master they stand or “ fall.” Mindful that he is himself continually liable to decide amiss, and abhorring all tyranny over the consciences of men ; yet neglecting no fit opportunities of pointing out with modest frankness, to all whom he deems in error, whatever he thinks materially wrong in their faith and practice ; he will be “ gentle unto all men (*mm*), in meekness

(*mm*) 2 Tim. ii. 24, 25.

The truly Christian spirit exhibited in the following passage of Archbishop Secker’s *Oratio Synodalis*, p. 365., cannot be sufficiently applauded and inculcated. “ Palam “ faciamus nos in omnes utcunque diversa sentientes be-“ nevolè animatos esse, ut quidem sumus. Quotusquisque “ enim est nostrum, quin hanc rem sic secum reputet ? “ Errat quispiam ? Mirum ni et ego : sed aut vocabulo

“ instructing those that oppose themselves ;” and resorting to that most efficacious method of preventing those under his care from falling off to other sects, zealous industry in the discharge of his professional duties of every kind, he will cherish in his own breast, and strive to diffuse among Christians of all persuasions, a spirit of peace, harmony, and brotherly love. If he should chance to be treated by Dissenters of any denomination with contempt, asperity, and the sourness of prejudice, let him not be drawn into the fatal mistake of conceiving that evil passions in others will vindicate animosity or a want of benevolent feelings on his part. By unfeigned, unostentatious, and uniform mildness of temper and complacency of behaviour, let him constrain those who differ from him to confess, whatever they may think of his doctrinal opinions, that he has imbibed from the Gospel the spirit of a Christian.

The foregoing statement of the various

“ tantum, aut si re, innoxie. Errat vehementer; sed non
“ continuò est hæreticus. Hæreticus est: sed Christianus
“ tamèn. Nè Christianus quidem: sed homo saltèm.
“ Homo malus forsitan: sed qui poterit in melius mutari.
“ Fac denique non posse: Deus vindicabit.”

duties of a parochial Minister clearly implies the general obligation of residence. Habitual residence on the spot is essential to his being able effectually to perform them. He who grasps at the revenue of a benefice, and studies to evade the personal discharge of the various functions which that revenue is intended to reward, and the performance of those momentous duties to God and man, which by accepting the living he has undertaken, evinces either a most reprehensible neglect of proper consideration, or a callous depravity of heart. Preference to another part of the country ; fondness for particular society ; attachment to particular habits of life ; vicinity to hereditary or other private property ; overstrained apprehensions on the score of health ; facility on the part of the Diocesan, whether pardonably resulting from infirmities, or arising, as it will sometimes be found to arise, from culpable remissness ; these also are motives and temptations to non-residence which no conscientious man can seriously examine without perceiving that they ought to be steadfastly resisted. It is at the option of a Clergyman whether he will accept the presentation offered to him, or decline it. Better and wiser is it

to decline the charge than not to fulfil the duties annexed to the acceptance of it. Among the circumstances most unfavourable to the usefulness and even to the duration of the Establishment, the frequent recurrence of parishes little acquainted with their proper Pastors claims a very conspicuous place. How far a temporary or permanent exemption from the general rule of residence, in addition to those which the laws of the land (*nn*) expressly allow, may be reasonably granted in a particular case, is a point to be decided by the Bishop of the diocese. But such exemptions will never be sought by

(*nn*) "There are indeed cases in which the law dispenses with holding two livings, and by consequence allows absence from one. But persons ought to consider well, supposing they can with innocence take the benefit of that law, whether they can do it on other terms than their dispensation and their bond expresses, of preaching yearly thirteen sermons, and keeping two months hospitality in the parish where they reside least. For the leave given them on these conditions is not intended to be given them, however legally valid, if the conditions are neglected; always excepting where just impediments happen. There are cases likewise in which the non-residence of persons who have only one living is permitted by law. But some of these also are put under limitations, beyond which the permission doth not reach." Secker's Charges, p. 211.

a conscientious Clergyman, except under extraordinary circumstances. A curate has neither the authority in instructing and reprobating which the actual possessor of the living has, nor the same ability to be charitable. He is not improbably a much younger man, and commonly therefore has less knowledge and experience; and is less likely to be impressed with a strict and serious sense of his momentous duties. And the uncertainty of his continuance in the cure lessens the force of several subordinate incitements to industry and exemplary conduct. It is even better, however, in general, that a Clergyman should never visit his parish at all, but have his place supplied by a resident Curate, than that he should live at the distance of six or eight miles from it, and from thence take the whole care of it himself. For the consequence of the latter method will almost invariably be, that he will soon cease to visit his parishioners except on Sundays, and in very pressing cases at other times. They who have resided at the distance of two or three miles ~~only~~ from their parish know how many real impediments even that small distance creates to the discharge of the duties of ~~private~~ instruc-

tion, and of friendly and improving intercourse ; and how many pleas it supplies for indolence and neglect. If some cause, intrinsically justifiable in itself, and recognised by proper authority, prevents a Clergyman from residing on his living, the importance of the duties to be performed by a substitute, and the difficulty both of finding a person disposed to perform them with Christian zeal and activity, and of dismissing a Curate however careless and inattentive, if at the same time he executes the functions prescribed by law, and is not guilty of flagrant and notorious vice ; these are considerations which should render the non-resident Minister much more scrupulous than is often the case in the choice of his deputy. The Curate ought to be encouraged in the discharge of his duty by a liberal recompense. (oo) No-

(oo) The power of Bishops in appointing the salaries of Curates has lately been considerably enlarged by an excellent Act of Parliament. It may be hoped that one of the effects of this Act, in addition to that of promoting the comforts of a most useful body of men, will be to encourage residence on the part of the beneficed Clergy. It would perhaps have been very advantageous to the cause of religion, had a more ample discretionary power been committed to the Prelates in the case of large livings ; authorising them to assign to the Curate, and especially

thing is more equitable than that he who undergoes the labour should enjoy an ample share of the revenues of the office. In addition to his salary he ought also to have the free use of the parsonage; both that he may be provided with a comfortable habitation, and that the building may be preserved in a fit state, as to substantial repair and cheerful neatness, for future possessors of the living. The incumbent, however, if it be possible, should reside occasionally; and at any rate should keep a superintending eye over the conduct of the Curate, that he may stimulate, encourage, and advise him, as circumstances may require. He should also appropriate some part of the profits which he receives himself from his living, to the benefit of the poor. And if he can properly consign the allotted sum to the disposal of the Curate, the distribution of it will give the latter additional weight and estimation in the parish.

One of the strongest objections against pluralities (*pp*), in the case where two pieces

on the non-residence of his Principal, a stipend proportioned to the actual value of the benefice.

(*pp*) See "Considerations on Pluralities," subjoined to a volume of posthumous Sermons, by Mr. Disney; London, 1788: and the Life of the Author prefixed.

of preferment with cure of souls, either of which would be a decent support to a separate incumbent, are given to one Clergyman, is the consequence which naturally follows ; that, unless the distance between them be very small, he must be absent at least half the year from one of the parishes. A considerate Minister of the Gospel will be very slow to place himself in a situation which adds to the charge for which he is responsible, and diminishes in an equal proportion his ability to fulfil it. And independently of this circumstance, a Clergyman, whose heart is fixed on its proper objects, will not only reject with abhorrence the idea of practising servile and unchristian arts to advance himself* in his profession, but will never be eager and very anxious for the acquisition of preferment. Even if a place in the highest rank of ecclesiastical promotion be at his option, he will be guided, as to accepting or declining it, by the result of a serious and unprejudiced enquiry into his fitness for the office, the temptations with which it will be accompanied, and their probable effects on himself and on his family. (qq)

(qq) “ *Nec indecorè appetentes erimus (modò sapere, et benè audire, atque adhiberi seriis negotiis cordi est)* ”

A Clergyman ought to cultivate a friendly and edifying intercourse with his clerical brethren ; and freely to impart, when opportunities occur, to younger members of the profession the benefits of his counsel and experience ; and, as far as his circumstances allow, to contribute to the relief of his distressed fellow-labourers in the Gospel, and of their indigent widows and orphans. Let him be moderate in demanding, just in paying, and impartial in arbitrating, dilapidations ; and careful to secure to his successors the possession of all papers, records, and other documents, which may be of use to them in ascertaining or supporting the rights of the living (*rr*) ; particularly if those rights are likely to be brought into question hereafter through any agreement or transaction of his own. But let not mistaken good

“ aut dulcis lucelli, aut gradus cuiuslibet altioris. Non
“ sunt, experto credite, non sunt tanti vel honores, vel
“ reditus amplissimi ecclesiasticis destinati, ut a quopiam
“ enixè cupiantur. Multum habent sollicitudinis, non
“ parùm forsè invidiæ: veræ delectationis nihil, nisi
“ quoties occurrit, occurrit autèm rarò insignis, benefaci-
“ endi occasio.” Secker’s *Oratio Synodalnis*, p. 368.

(*rr*) See Secker’s *Charges*, pp. 155—157.

nature, nor the fear of giving offence, nor the difficulty of repelling importunate solicitation, lead him to be guilty of falsehood, and to impose on his Diocesan, by signing an unmerited testimonial, or a fictitious title, for any of his brethren ; or for any person who solicits admission into orders. In many cases from necessity, and in almost all cases from habit, a Bishop reposes very great confidence in the accounts which he receives from his Clergy concerning those who seek admission into orders, or employment and advancement in their profession. If unworthy men, therefore, are ordained, or invested with offices in the church, (events which are no less misfortunes to the persons themselves, than to those placed under their care, and to the general interests of religion and virtue,) much disgrace and much criminality attaches itself to the conduct of the Clergyman, who by careless indifference, or by artifice and fraud, shall have contributed to place them in their respective situations. These are considerations which deserve more attention than they commonly obtain.

A Clergyman is bound by the nature of his profession, and by his express promise at his ordination, to be diligent in searching the

Scriptures, to make them his leading study, and to avail himself of collateral aids towards understanding them. The knowledge with which he entered into orders, if left to itself, will rapidly decline. From those who are blest with greater abilities and the enjoyment of more leisure than others of their brethren, greater progress in critical erudition, deeper researches into ecclesiastical history, a more intimate acquaintance with the writings of the primitive fathers of the Christian church, and a more accurate insight into the several objections urged against Christianity by modern unbelievers, may justly be expected. There are few, however, who cannot procure for their improvement in scriptural knowledge the assistance of useful commentators; in consulting of whom, no extraneous circumstance, as their being ancient or modern, foreign or domestic, belonging or not belonging to the Church of England, should be permitted to prejudice the judgment against sound argument and truth. But a regular study of the Bible, undertaken with the practical design of warming the heart with sentiments of piety and holiness, is strictly required of every Clergyman. He who possesses not a devout frame of mind,

devout views, and devout affections, will labour with little earnestness to inculcate them on others. But he who is governed by a principle of steady and habitual piety, will feel the enlivening influence of it in every part of his conduct ; in his public and in his private exertions as a Minister ; in performing divine service ; in composing sermons ; in delivering them from the pulpit ; in the superintendence of youth ; in argumentative and in persuasive conversations on religious subjects with the intelligent ; in familiar admonitions to the poor man, when he visits him in his cottage, overtakes him going forth to his labour, or meets him returning from the field. And how shall this devout temper be attained by him who neglects continually to impress on his memory the precepts and the bright examples of piety recorded in the Scriptures ; the instructions and the animating lives of Patriarchs, of Prophets, of Apostles ; and above all, the commandments and the character of Jesus Christ ? Those are the sources from which are to be drawn that grateful love of God, that desire to be rendered an instrument of his glory, that affectionate zeal for the salvation of men, that earnest aspiring after personal holiness as an

indispensable preparative for eternal felicity; which, if they ought to be the principles constantly predominant in every human heart, cannot be absent without peculiar guilt from the heart of the Minister of the Gos el. Those are the sources from which are to be learned steadfast reliance on the wisdom and the goodness of the Almighty Creator and Preserver of all things; submission to his will, fortitude under difficulties, patience under injuries, faithfulness under trials. They are the sources from which the Christian Ministers of early ages learned undauntedly to fulfil the work of their ministry in the face of persecution appearing in its most horrid shapes, and backed by the fury of despotic power. They are the sources from which in later times the champions of the Reformation learned gladly to seal their testimony with their blood. They are the sources from which the teacher of Christianity in the present day is to derive the frame and temper of mind adapted to meet not only the common evils of life, and the common difficulties of his station, but whatever more than common trials the providence of God may see fit that he should undergo.

If circumstances induce a Clergyman to

enter into religious controversy, let him bear in mind the merited disgrace which polemical writers of all persuasions have so frequently incurred ; and learn to think humbly of himself, and charitably of his opponents. Let him “ put away (*ss*) all wrath, and clamour, “ and bitterness, and evil speaking, with all “ malice.” Let him not exhibit himself as a gladiator upon a stage, inviting the spectators of the contest to admire his prowess and his skill. Let him contend as becomes a Christian vindicating Christianity. Let him guard against being biassed by groundless pre-possessions, or interested motives, in forming or in maintaining his opinions. Let him urge no argument farther than he sincerely believes it to be just and pertinent. Let him appreciate the reasoning of his antagonist with cool and dispassionate judgment, and with a mind anxious, not for victory, but for the discovery and establishment of truth ; and openly retract his former sentiments and assertions, if he becomes convinced that they were erroneous.

If a Clergyman engages in the task of education, let him remember that the duties

which he owes to his parish are not diminished by his new employment; and that the first duty which he owes to his pupils is deeply to impress them with the principles, and to train them to the practice of religion. The former of these cautions is the more proper to be suggested, as exertions in raising his school to eminence will promise a corresponding accession of emolument, while increasing industry in his parochial functions would be in that respect unproductive; and the latter, as, in proportion to his diligence in advancing his pupils in learning, he is in danger of being less mindful of attainments infinitely more important to them than learning, and without which learning itself will never prove a blessing to the possessor.

There is one class of Clergymen, occupied chiefly in the higher departments of the business of education, whose peculiar circumstances, duties, and dangers, if pursued into detail, would afford scope for remarks and discussions of considerable length; and may properly receive some brief and general notice in this place. I mean the **Clergy** resident in our universities. A young man, after he has taken his first degree and has been admitted into orders, especially if he has been fortunate

enough to obtain a fellowship at his college, is frequently led to reside principally in the university by present pecuniary advantages, and by the prospect or the hope of academic honours and emoluments. The tranquillity of his situation, his freedom from domestic cares, the noble libraries to which he has access, and the society of many learned and excellent men by which he has the opportunity of profiting, afford him most valuable means of preparing himself to discharge, under the divine blessing, with fidelity and wisdom the office of a Christian Minister. Of these advantages there have doubtless been numbers who have reaped, there are others who are now reaping, the proper fruits. But the benefit resulting from the favourable characteristics of the situation in question is greatly diminished, and in many cases is more than counterbalanced, by others of the opposite description. The general studies of the place are not directed so much as they ought to be to theological attainments: nor are those the attainments which secure to the student the academical distinctions and rewards, which stand highest in the general estimation. These are circumstances not likely to be without their influence on the

views and sentiments of a young Clergyman resident in college. And if he is engaged, as he commonly is desirous to be, in some line of tuition, public or private, his attention is liable to be in a greater or a less degree drawn away from professional acquisitions, and fixed on those branches of learning and science, in which he is to communicate instructions to his pupils. In the mean time he lives without employment in his functions as a Clergyman. Or if he has the care of a church, it is probably of a curacy at a distance from the university, whence he arrives on the Sunday morning a transitory visitant, not to be seen again until the commencement of the following week. Thus he passes several, perhaps many, years, nominally a parochial Minister; but without the intercourse, the habits, the attachments, the experience, to which much of the efficacy of the labours of a parochial Minister is to be ascribed: until when at length he is placed on a benefice by his college or a private patron, it is well if he does not remove thither little inclined to professional manners, occupations, and pursuits; and not only unaccustomed to residence and averse to it, but disposed to question its obligation as a duty, and to think lightly of its importance.

His mode of life in college is in other respects adapted to involve him in hazards and temptations. In the first place, he has not the benefit of domestic society. He passes term after term detached from his kindred and natural connections, and a stranger to the common blessings and improving offices of family intercourse. In the second place, he is led to associate much with under-graduates of fortune, especially with those whose academical rank stations them at the same table with the Fellows of the college; young men whose habits and proceedings are formed on a scale little according with his future prospects, but suited to inspire him with a passion for similar indulgences. Among these companions, too, he witnesses (for the truth must not be disguised) much that he ought to disapprove. Some of them, however, are his pupils, and seem likely to be instruments of his preferment; and others, with whom he is familiarly acquainted, may hereafter, if he should preserve their favour, prove his patrons also. He is therefore strongly tempted to connive at gross improprieties in conversation and in conduct, if not to bear a part in them; and at length perhaps evinces, in his dispositions and demeanour, a not very uncommon

mixture of pride and selfish servility ; while he boasts, on the one hand, of his connection with the great, and ostentatiously treads in their footsteps ; and displays, on the other, a supple accommodation to their humours and follies, possibly to their dissipation and intemperance, with a view to his own advancement. When these temptations are successful, it is not merely that ingenuousness and worth of character in the individual are lost : that, perhaps, is neither the only nor the worst consequence. The evil may spread much wider. From the example thus exhibited by one who bears the name and office of a Christian Minister, his youthful associates may be prone to infer that Clergymen in general are irreligious and time-serving like himself : and may not improbably be induced to conclude, either that Christianity, of which they believe him to know somewhat more than themselves, is regarded by him, and may well therefore be regarded by them, as a pious imposture ; or that, if true, it requires not that holiness which they recollect to have heard prescribed from the pulpit ; nor even an abstinence from gay vices sanctioned by custom, and held in polite life to be not unbecoming "*a gentleman and a man of honour.*"

Masters of colleges, public tutors, and others who fill high stations and offices in the universities, ought habitually and conscientiously to bear in mind how important a part of the rising generation is committed at a most critical period of life to their care. To cherish learning, and, in preference to learning, virtue ; to show no improper countenance to rank and wealth ; to act with impartial attention to desert in bestowing academical emoluments and distinctions of every kind ; to evince a rigid observance of truth and justice in granting or refusing testimonials to candidates for orders ; to confer a marked and steady encouragement on theological studies, partly because a thorough acquaintance with the evidences and truths of Christianity is that knowledge which is of the highest moment to every man, and partly because it peculiarly demands attention in the seminaries in which most of the future Ministers of the Established Church are to be trained ; these are among the principal duties, by the discharge of which they are to acquit themselves to their own consciences and benefit their country. Were I to dwell on any additional obligation, it should be on the duty of making large reductions, by vigorous

and prudent measures, in the expences of an academical life. The present system, highly pernicious to all, is singularly detrimental to young men of small fortunes destined for the church. It initiates them into a course of profusion culpable in itself, and productive of habits and desires particularly unbecoming the profession for which they are designed, and the stations which in general they are to occupy. And it is likely to have this further consequence, that by much the greater part of country Clergymen, whose sons, from the habits in which they are brought up at home, are better adapted than any other particular class of individuals to form a succession of Ministers of the Gospel, will soon be no longer able, even if they are able at present, to support the charges of a young man's education at a university, and at the same time to do justice to the rest of their family.

Finally, if a Clergyman should ever be led to entertain a strong suspicion that the fundamental tenets of the Established Church are repugnant to the Scriptures, let him not be impelled by a tenderness of conscience, needlessly fearful of being seduced by interest and habit, to abandon his post without due

consideration and enquiry. But let him not delay to bring his doubts to the test of strict and fair examination. And if after the best exercise of his judgment, not relying exclusively on itself, but aided by a careful review of the arguments of others, those doubts should arise to conviction, let him honestly and quietly retire from his station in the Establishment, whatever it may be, and cease to receive a salary for a service which he can no longer discharge with innocence and peace of mind.

III. It remains to subjoin a few observations on the peculiar duties of a Bishop. These duties relate to ordination ; the superintendence of the Clergy ; the use of his ecclesiastical patronage ; and his conduct as a member of the House of Peers.

The power of ordination committed to Bishops is, in other words, the power of selecting and nominating the individuals, who are in process of time not merely to possess the whole preferment of the Church of England, from the most inconsiderable curacy to the most lucrative benefices and the most honourable stations, but to be the only authorised dispensers of religious instruction to all the members of that church from one

extremity of the kingdom to the other. A trust of this extreme magnitude and importance calls for the greatest integrity, vigilance, and exertion, in those to whom it is consigned. And a want of scrupulous care and fidelity in the exercise of this trust will appear the more blamable, when we consider that, in the present state of our Ecclesiastical Constitution, a person once admitted into full orders can scarcely be prevented by Bishops from occupying any post of preferment, a nomination to which he may have interest to procure, unless he be guilty of most flagrant enormities. But among those Clergymen who are palpably deficient in the leading qualifications which should distinguish a Christian Minister, and whom it would consequently be desirable, were it practicable, to preclude from the enjoyment of benefices, the number stained with flagrant enormities is comparatively small. To lay hands suddenly (*tt*) on no man ; to commit the office of a teacher to those men alone who are worthy (*uu*) of confidence ; these are cautions which St. Paul did not think it needless to address even to Timothy ; and cautions which

ought to be deeply imprinted on the mind of every modern Bishop. As the extent of the dioceses in this country renders it impossible for a Bishop generally to have a personal knowledge of the habits of life of the young men who apply to him for ordination, the law directs all the candidates to produce certain prescribed testimonials of their good conduct. This care on the part of the Legislature is to be considered as intended to supply him with valuable information, which he might not otherwise have been able to obtain ; but not to exempt him from the obligation of furnishing himself with any additional intelligence, which he has the means of procuring. He may be acquainted with various facts altogether unknown to the persons who have subscribed the testimonial. And although the subscribers are men of respectable characters, they may have signed inadvertently, and without proper consideration ; they may have been misled by culpable good nature and misguided pity ; they may have yielded to importunity and powerful solicitations ; or they may have been misinformed as to several parts of the conduct of the person in question, or mistaken in their judgment concerning them. All these are

points to which it behoves the Bishop to advert, in proportion as he has opportunities of ascertaining the true state of the case respecting them. That the Legislature means him to take these circumstances into the account, is evident from its permitting him (xx) to reject any candidate, even without assigning a reason for his refusal. The power of rejecting a candidate without specifying any reason is indeed so open to abuse, and liable to carry in practice so suspicious an appearance, that it should never be exercised except in very peculiar cases. It must however be allowed to be possible that a Bishop may have received intelligence, of the truth of which he is satisfied, under circumstances which make it improper for him to divulge it; and may thus be obliged to encounter the imputations which will usually result from his silence.

As no lawful means of discovering the real character of persons desiring admittance into orders should be neglected, it seems a very fit precaution in a Bishop universally to require the certificate known by the technical name of a *Si quis*.

(xx) Burn's Ecclesiast. Law, vol. iii. p. 32. 3d edit.

It is also the duty of a Bishop to scrutinise the validity of the titles for orders presented to him ; that, if any of them are fictitious and delusive, proper reprehension may fall on those who have signed them, as well as on the persons in whose favour they were fabricated.

The literary and theological attainments of the candidates are discoverable by the Bishop himself. In investigating them, though he may with propriety avail himself of the aid of his Archdeacon or Chaplain ; especially when the number of young men to be examined is very large, or his own health unequal to the whole labour : yet he ought by no means to consider the task as transferable at pleasure from himself to his assistants ; nor to close his enquiries, until he is enabled fairly to decide from his own personal knowledge whether the candidate is, or is not, duly qualified for the office which he solicits.

By the result of a deliberate and impartial survey of the character and qualifications of the candidate, and by no other motive whatever, let the Bishop be determined as to granting or refusing him admission into orders, or advancement to a higher degree in the mi-

nistry. Let him not be afraid of exercising his discretion. If the young man's pretensions ought not to be allowed, let not the pain of giving him a temporary or permanent denial, nor the fear of offending his friends, or another Bishop from whom he has received dimissory letters, nor even the ties of consanguinity, be suffered to have the slightest influence in the case. If, on the other hand, he is a man of piety and of competent knowledge, let not the church be deprived of a useful Minister, though he should not happen to have been educated at one of the universities. And let not the Bishop omit the opportunities which his station affords him of impressing on the minds of the approved candidates the solemn nature of the office which they are about to undertake, and the awful responsibility annexed to it. By exhortation, by advice, by recommending habits of life, suggesting plans of study, and pointing out improving books, severally adapted to the situation and abilities of the individuals whom he addresses; let him contribute whatever is in his power towards rendering all of them zealous and useful Ministers of religion. His instructions delivered warm from the heart, and at a season which forms a me-

memorable æra in the lives of those to whom they are directed, will seldom be totally forgotten.

The general superintendence of the conduct of the Clergy of the diocese is a very important branch of episcopal duty. That a Bishop may be enabled to perform it with fidelity and effect, it is indispensably requisite that he should reside very much in his diocese ; and gain all possible insight into the character and general behaviour of each individual Clergyman. This knowledge is best obtained, and ought ever to be sought, by personal intercourse and inspection. When remoteness of situation in some degree precludes the Diocesan from sufficient occasions of judging from his own observations, let him call to his aid the information to be collected from confidential persons resident near the party concerned : appreciating it according to their means of learning his true character, and their freedom from prejudices, either in his favour or against him ; and putting its accuracy to the proof by comparing together and contrasting the intelligence derived from different quarters. The periodical visitations of a Bishop, prudently conducted, will greatly increase his know-

ledge of the state of his diocese. And on this account, among others, they ought not to be postponed beyond the customary time of their recurrence; nor hurried over, as if they were mere matters of troublesome form, with eager precipitation. And were a Bishop to make an annual and unceremonious progress through a portion of his diocese (*yy*) in the intervals between the general visitations, his active vigilance would be well repaid by the exertions to which it would rouse his Clergy, and the insight which it would afford him into their several dispositions, attainments, and proceedings. And the confusion which not unfrequently takes place at present from the

(*yy*) An admirable example of truly Christian zeal and diligence in the discharge of episcopal duties has been exhibited by Bishop Burnet. “ Not content with the “ usual triennial visitations, he every summer, during six “ weeks, made a progress through some districts of his “ diocese, preaching and confirming from church to church; “ so that, before the return of the triennial visitation, he “ became well acquainted with the behaviour of every in- “ cumbent. He preached every Sunday in some church “ of the city of Salisbury; catechised and instructed its “ youth for confirmation; was most vigilant and strict in “ his examination of candidates for holy orders; and was “ an invincible enemy to pluralities, and of course to non- “ residence.” Pennant’s Tour in Scotland, 4to. London, 1776, vol. ii. p. 373. note.

vast crowds assembling to be confirmed, insomuch that numbers are even unable to hear any of the questions proposed to them, though calling for promissory replies on their part, would be obviated. Its existence in any degree is disgraceful.

In reproving the negligent among the Clergy, and in the exercise of those severer powers with which the laws authorise him to proceed against the refractory and the immoral, let him not be swayed by the desire of conciliating favour, nor by the dread of incurring odium and exciting resentment, from discharging his duty with proper strictness, and with an impartial regard to the merits of the case, whatever be the situation and connections of the individuals in fault. What was the solemn injunction with which St. Paul closed his directions to Timothy respecting his conduct in censuring elders of the church? “ I charge (zz) thee before “ God and the Lord Jesus Christ, and the “ elect angels, that thou observe these things, “ without preferring one before another ; do- “ ing nothing by partiality.” In cases of flagrant enormity, it may well become the

Bishop to pass open censure on the unworthy Minister. Except in such instances, private reproof is more advisable. It has more of the air of kindness ; and leaves no stigma on the character of the individual, if it should ultimately appear that the Diocesan had been misinformed as to the nature or the degree of the offence.

By the same spirit of impartiality ought a Bishop to be actuated in exercising that degree of authority which the laws give him, as to enforcing or dispensing with the residence of parochial Ministers. This dispensing power should never be exercised except under very particular circumstances ; nor the permission of absence be continued longer than those circumstances exist. (aaa)

A Bishop should regard his ecclesiastical patronage as a fund entrusted to his disposal, not for the emolument of undeserving relatives, nor for the immoderate aggrandize-

(aaa) Some Bishops are possessed of considerable authority as Visitors of Colleges in the Universities ; an authority which they are peculiarly bound to exercise with justice and impartiality, and with a marked attention to the benefit of the societies in question : since it is now recognized as a principle of law, “ that the Visitor’s determinations are final, and examinable in no other court whatever.” See Blackstone, vol. i. p. 483, 484.

ment even of his meritorious connections ; not to reward cringing adherents ; not to be distributed to serve interested views, or to court the favour of the great ; but to be employed for the general advancement of religion and the encouragement of clerical desert, particularly within his own diocese. Men of piety and learning, who have distinguished themselves under his inspection by zealous and exemplary conduct in the ministerial office ; and such of them especially as are advanced in life, or have borne the pressure of narrow incomes and large families, have the strongest claims to his attention. Care must at the same time be taken that the individual selected be suitable to the station which he is to occupy, and to the place where he is to be fixed. And scarcely any considerations should prevail on a Bishop to give one Clergyman two livings, either of which will support a Minister of its own ; or to confer one such living on a person already holding another of that description, except on the terms of his vacating that which he originally possessed. It is certainly true that a Clergyman distinguished for active piety might frequently be of more service to religion *individually*, by having two

parishes committed to his care, than he would have been with only one. But let a Bishop beware of deceiving himself by considering the matter in that light. The question which he ought to ask himself is this: whether more service will be rendered to religion on the whole by consigning the second parish to the person already charged with the first; or by offering it to the best of the unbeneficed Clergymen whom he knows, or is able to discover before the living lapses. The scarcity of good Ministers in the Church of England must probably be much increased, before it will *often* happen that a Bishop is under the necessity of giving an answer in favour of plurality.

With those of his Clergy who are distinguished for piety and erudition, a Bishop ought to cultivate a friendly and familiar intercourse; exciting them to persevering activity and diligence in their clerical functions, public and private, and to an useful application of their talents and literary acquisitions. And with all his Clergy he should maintain, as far as it is possible, such a degree of intercourse as may enable him faithfully and effectually to discharge his official duties; admonishing, counselling, exhorting, as cir-

cumstances render expedient ; and at the same time discountenancing rooted prejudices and antipathies, which are always unchristian, against persons belonging to other sects, even though the behaviour of those persons should be reprehensible and acrimonious, and inculcating brotherly love towards the whole family of Christ. To his Clergy of every degree his behaviour should be affable, kind, unassuming, and in every respect that of an affectionate fellow-minister of the Gospel. Merit in the humblest station ought not to escape his notice, nor pass without his praise and encouragement. His brethren overtaken by calamities, their distressed widows, their indigent orphans, should share largely of that liberal charity which, in proportion to his revenue, he is strictly bound to prescribe to himself ; and receive at his hand every proper mark of his readiness and solicitude to promote their welfare. How great may be the services rendered to religion by a prelate at once respected and beloved !

According to established custom, a Bishop commonly delegates to others the management of his spiritual court and its concerns. Not that it is desirable that he should retain

in his own hands the exercise of this branch of his jurisdiction. His power of control however ought to be exerted, whenever opportunities arise, in correcting abuses existing in the proceedings of the court, and putting an end to impositions practised by its officers. (bbb) A revision of the ecclesiastical law appears to be extremely needful.

The conduct of a Bishop in the adjustment of all affairs in which his revenue is concerned, ought to be characterised not only by moderation, but by a reasonable degree of attention to the interests of his successors ; especially when the prospect of greatly augmenting his present emoluments may lay him under the temptation of attaining the object by measures likely to prove injurious to future occupiers of the see. The uncertainty of his continuance in the diocese affords him no excuse for delaying to expend, or for expending with reluctance, whatever is necessary for the substantial repair and

(bbb) A Bishop may sometimes have occasion to prevent impositions in another quarter. I have heard of an instance wherein a Bishop's Secretary exacted an unauthorised gratuity, as a perquisite for himself, from every young man who came to be ordained.

decent ornament of the episcopal mansion and its appendages.

A Bishop's mode of life ought to be that of a Christian Clergyman. In him luxury and parade are peculiarly out of character. Hospitality, we admit, in the primitive ages of the church, was a qualification required in a Bishop. But what was that hospitality ? To give food and lodging to strangers, especially to those who travelled for the purpose of preaching and promoting the Gospel, in countries where there existed no inns to receive them. The place of this no longer needed hospitality is now best supplied by ample charities bestowed in other ways, adapted to the exigencies of modern times. Something, however, must be conceded to public expectation, with respect to modes of living ; and more is expected in some sees than in others, in consequence of their great revenues and distinguished eminence. And universally a Bishop ought to remember that it is one part of his official duty to endeavour to improve his own Clergy in particular, and the upper ranks of the community in general, by his society and example. But let him not forget that one of the Christian virtues of which he is to set an example is moder-

ation. Neither let company, or unnecessary avocations of any kind, prevent him from habitually devoting himself to the study of the Scriptures ; and to other theological pursuits suited to his talents, or demanded by the circumstances of the times.

The general duties of Peers have already been so fully discussed in a chapter (*ccc*) set apart for the investigation of them, that little remains to be added on the conduct of Bishops in their capacity of Lords of Parliament. The rank and prerogatives attached to a seat in the Upper House should be regarded by a Bishop in the same light as all other powers vested in him by the Constitution ; namely, as destined to be employed for the advancement of morality and religion. Hence laws calculated to repress and chastise vice, to facilitate the diffusion of knowledge, to accelerate the progress and increase the influence of religion, should not only receive his warmest support, but be introduced by him as occasions offer, to the consideration of Parliament. The true interests of the church to which he belongs should experience his watchful protection. He should defend them,

however, without seeking to impose or to continue needless or unwarrantable restraints on those who dissent from it; and without being led by timidity, or the fear of seeming to acknowledge an error, to resist the temperate (*ddd*) amendment of any thing which he shall be convinced is defective in the establishment. A Bishop should not suffer his attendance in Parliament to encroach more than is requisite on his residence in his diocese. And above all things let him beware of being turned aside from the path which duty prescribes to him as a legislator, by his connection with the persons to whom he owes his elevation, or by the hopes of arriving at farther preferment. A translation is not an object on which he ought to set his heart. A parochial Clergyman will usually render the greatest services to religion in a parish which has long witnessed his virtues. And the influence and power of

(*ddd*) “ It is certainly the interest of an enemy to suffer the body to which he opposes himself to lie under as many prejudices, and to be liable to as much censure as is possible: whereas every good and wise friend studies to preserve that body to which he unites himself, by freeing it from every thing that may render it less acceptable and less useful.” Bishop Burnet’s *Pastoral Care*, p. 105.

doing good, which a Bishop derives from a long and intimate acquaintance with his diocese, are commonly so much superior to those which a stranger would possess in it, and also to those which he would himself possess in a strange diocese ; that he should be actuated by higher motives than those of interest and convenience, if he is desirous of being removed to another see. (eev)

After the preceding part of this Chapter was completed, it occurred to me, that in consequence of some peculiarities in the situ-

(eev) To draw up forms of public prayer on particular occasions falls within the province of the Bishops. In framing them, care should be taken to shun adulation ; and if the events to which they relate are of a political nature, all expressions should be avoided, so far as may be found practicable, which may be likely to wound the consciences of Clergymen who are to use them. In the time of the American war, when the sentiments of the nation were so divided respecting the justice of the contest, it is probable that many clergymen of unquestionable loyalty and attachment to their Sovereign entertained such opinions, or at least such doubts, on the subject, as to feel great scruples in delivering the strong language adopted in the prayers then prescribed.

ation of the Irish Clergy previously known to me, and probably of others with which I was unacquainted, the duties incumbent on the Ministers of the Irish establishment, and the temptations to which they are exposed, might so far differ in some respects from those incident to their English brethren, as to require that the distinction should be marked. Under this impression I had recourse for information on the subject to the late Archbishop Newcome, at that time Bishop of Waterford, who, though I was personally a stranger to him, met my wishes in the kindest manner. The intelligence contained in the following extracts from his communications might have been interwoven, had I applied for it sooner, among the remarks which have been made on topics already discussed. But the state of the Irish Clergy, as different from that of the Clergy in this kingdom, will manifestly be conveyed to the reader in a much more perspicuous manner by setting before him in one view its discriminating features, than it would have been by presenting them separated from each other, and dispersed amidst a variety of objects.

“ Principal Differences between the English and the Irish Clergy.

1. “ In the province of Munster (fff) the inhabitants are supposed to be one-third of the Established Church ; one-third Protestant Separatists ; and one-third Romanists. But the Protestant Separatists are more hostile to the Clergy of the Establishment than the Romanists are.

“ Hence the Clergy have frequent contests for their property ; and their time is too much engrossed by attention to it.

“ The Clergy of Ireland are far from being exactors in the article of tithes. Throughout the kingdom they do not receive a twentieth. The majority of Dissenters ; the lawless spirit of the people ; exorbitant rents ; non-residence ; a prevailing spirit of luke-warmness in religion ; and envy at the opulence of the higher ecclesiastics, are among the causes which have raised such a spirit of opposition to our parochial Clergy.

2. “ Throughout the other three provinces the majority of the Romanists is probably in the proportion of four to one. So that though in cities and towns Protestant con-

(fff) So the word stands in the hand-writing of the Bishop ; but it is supposed to be a casual error for Ulster.

“gregations are large; even well-beneficed Clergymen in the country-parts have often such very small audiences, that their exertions in the public discharge of their duty are apt to be too little invigorated.

“From these two remarks it follows, that the Clergy of the church of Ireland are particularly obliged to acquaint themselves with the reasonableness of conformity to their own church, and with the grounds of the Romish controversy.

3. “The country-parts of Ireland are inhabited in a different manner from those in England. A village is very rarely placed near a church; but the houses, or rather cottages, are thinly scattered over the whole parish, or over that union of parishes to which one church belongs.

4. “The parishes, or unions, are of a much greater extent than in England; and many are of a magnitude incredible to Englishmen.

“Hence, and from the fact mentioned in the third remark, the difficulty of intercourse with parishioners is increased; and in country-churches there is a general omission of Divine service in the afternoon. Hence likewise the Clergy situated in the country cannot have the pleasure and ad-

“ vantage of frequently conversing with each
“ other ; or, at least, cannot enjoy society
“ among themselves without trouble and ex-
“ pense. Hence, too, the property of the
“ Clergy becomes more open to oppression ;
“ as drawing tithes is often impracticable.

“ The occasional duties in the remote parts
“ of large country-parishes are frequently
“ done by some of the Clergy who live in
“ the outskirts, and by private agreement be-
“ tween the parties. There is a special statute
“ that a chapel of ease may be erected, and
“ a curate of it appointed, with the consent
“ of the Diocesan and the majority of the
“ parishioners of the Established Church who
“ do not dwell within three miles of the
“ parish-church, or within two miles of any
“ other church or chapel of the Establish-
“ ment. 1 Geo. II. c. 22.

5. “ Other circumstances unfavourable to
“ the Irish parochial Clergy are, the general
“ want of that respectable middle class, which
“ prevails so much in England, and which is
“ so well adapted to their station and dispo-
“ sition ; the inferior cultivation of learning,
“ and of the arts, throughout this kingdom,
“ and therefore the uncommonness of valu-
“ able books, and of literary conversation ;

“ the necessity of much attention to men of
“ rank and property for protection from in-
“ jury, in a country where the laws are
“ feebly executed; the sources of expence
“ arising from the general proneness to so-
“ cial and convivial life among those with
“ whom the Clergy can live, and from a
“ numerous poor, who have no legal pro-
“ vision.

“ We have no poor laws in this country.
“ Every Sunday a collection is made from
“ the whole congregation, as with you from
“ communicants; and the money is given to
“ a list of poor, agreed on by the Minister
“ and Churchwardens. These poor are pa-
“ rishioners of the Establishment. The num-
“ ber of our rich absentees must greatly
“ lessen public and private contributions for
“ the poor. In particular cases our Clergy
“ recommend, and the rich give, in propor-
“ tion to the distress; without regard to re-
“ ligious denominations.

6. “ Great numbers of country-parishes
“ are without churches, notwithstanding the
“ largeness and frequency of parliamentary
“ grants for building them. But obstacles
“ arise from inability to procure convenient
“ situations, where those of ruined churches

“ are become inconvenient ; and from the
“ want of proper workmen and superintend-
“ ents.

“ Meeting-houses and Romish chapels,
“ which are more humble structures, and are
“ built and repaired with greater zeal, are in
“ sufficient numbers about the country ; and
“ afford their respective congregations con-
“ venient opportunities of frequenting them.
“ Objections, however, to building churches
“ equally simple are not among the obstacles
“ to an increase of their number. A country-
“ church is scarcely seen with a tower or
“ spire. The estates gentlemen themselves
“ shew a great indifference about the erection
“ of churches.

“ In parishes which have no church, that
“ is, are non-cures, there is very rarely a
“ parsonage-house, or residence; which se-
“ rious men esteem a great defect. Nor is
“ there a Curate in such parishes ; but the
“ Diocesan allots to some neighbouring Cler-
“ gyman, most conveniently situated, a cer-
“ tain stipend for performing the occasional
“ duties. Marriages are too often allowed
“ in private houses : but when the Ordinary
“ forbids this practice, the parties sometimes
“ resort to the ruins of the parish-church.

7. " Few Country-Clergymen have par-
" sonage-houses. Building, though by law
" the whole first expence, not exceeding the
" income of two years, is repaid to the
" builder or his heirs within three years after
" a vacancy by the successor (in each of the
" three following successions one-fourth of
" the original sum is lessened, until the
" whole is sunk); and though the Trustees
" of the Board of First Fruits allow by law
" one hundred pounds to every builder of a
" glebe-house; is too heavy a burthen for
" the generality of the Clergy. The builder
" must advance the money, or borrow it on
" his own security. The unskilfulness and
" dishonesty of workmen deter persons, who
" must in general be unacquainted with such
" matters. And it is difficult to procure
" land for a proper situation; and for such
" a farm, or glebe, as is necessary for the
" subsistence of a Clergyman often placed
" at a great distance from markets, and un-
" able to purchase the common conveniences
" of life.

" The present as well as the preceding re-
" mark shows that the members of the Esta-
" blishment will probably decrease in parishes
" so circumstanced; and that the substitution

“ of Curates in such places is likely to be too frequent. The salaries of Curates cannot be more than fifty pounds a year; and are scarcely ever less.

8. “ The Archbishops and Bishops visit their own dioceses yearly. And the Archbishops visit the dioceses of their respective provinces every third year.

“ I remember to have read that Laud visited the province of Canterbury; which is the last English archiepiscopal visitation. We have such visitations regularly every third year. The Bishops throughout the province are inhibited for about a month before the time; and the inhibition is usually relaxed after the visitation of each diocese. The Archbishop at the time is vested with all the canonical powers of the visiting Bishop. If he discovers any thing amiss in the diocese, he may represent it to the Bishop. Should the Bishop’s own house be dilapidated, he can compel him to repair it. Our Chancellors and Archdeacons, as such, never visit. But the Bishops visit every year; and in the third year they visit previously to the Archbishop’s visitation, in order to prepare matters for His Grace’s ease and satisfaction. Visiting is no great burthen

“ to the Archbishop. He receives the
“ proxies ; he continues as long as he chooses
“ at every Bishop’s house ; and, like the
“ Bishops, he visits at one place only in a
“ diocese, the Clergy coming from consider-
“ able distances to attend visitations. While
“ a Bishop is inhibited, if one of his Clergy
“ wants institution to a benefice, application
“ must be made to the Archbishop.

“ The weight of the Prelates, who in gene-
“ ral have good leases holden under them, and
“ large patronages, is very useful to the Clergy
“ in procuring them glebes, and protecting
“ their property. The kingdom would soon
“ emerge from many of the inconveniences
“ which have been stated, if the readiness of
“ the landed gentlemen to sell, at their ex-
“ tended value, moderate portions of land for
“ glebes, equalled the endeavours of the Pre-
“ lates to obtain proper places of residence
“ for their Clergy. We have one power
“ unknown to you ; that of being able to
“ sequester the income of a living for the
“ purpose of building a house, where there is
“ a glebe, and after possession for two years.
“ In other respects the powers of the English
“ and Irish Prelates are the same.

9. " In some matters we have the advantage over your church. The form of *congé d'élire* is abolished, our Prelates being appointed by royal patent. Bonds of resignation are declared simoniacal by our thirty-fifth canon. A Dublin synod of the year 1711 appointed good forms of prayer for prisoners, confined debtors, and criminals under sentence of death. Our congregations universally use Brady's and Tate's version of the Psalms.

" The following calculations are taken from a memoir to an ecclesiastical map of Ireland by Dr. Beaufort. The map itself is divided according to the dioceses; and shows the churches, glebes, parsonage-houses, &c. &c. by proper marks.

" In Ireland there are parishes - 2436

" Benefices with cure of souls - 1123

" Sinecures, exclusive of the above

" benefices	-	-	111
-------------	---	---	-----

" Churches	-	-	1001
------------	---	---	------

" Glebe houses	-	-	354
----------------	---	---	-----

" Benefices without glebes	-	-	366
----------------------------	---	---	-----

" The sinecures above mentioned include deaneries and prebends. But very many of our deaneries and prebends are cures of souls. A few are sinecures, like yours,

“ arising from estates ; or they are endowed
“ with two thirds of the great tithes in some
“ parish, where the vicar has the remaining
“ third for serving the cure.

“ As the benefices in this country are in
“ general very good, it has long been the prac-
“ tice of our Bishops, and about ten years
“ ago it was their formal agreement, not to
“ ordain any but graduates of the three uni-
“ versities. But I question whether, in the
“ course of many years, our college could have
“ supplied a single man so well acquainted
“ with the Irish language and pronunciation
“ as to be capable of using it in the pulpit.
“ And, supposing that a Protestant Clergy-
“ man possessed this faculty, it is probable
“ that nine parts in ten of his congregation
“ would not understand him. I must add,
“ that by far the greatest part of those who
“ speak Irish have at the same time a know-
“ ledge of English. Still, many of the natives
“ speak no language but their own : and it is
“ probable, that all who can use it have a pre-
“ dilection for it. Upon this account, I have
“ always been an advocate for disseminating
“ the Scriptures, and useful tracts, in the
“ language of the country. Not many years
“ ago, General Vallancey, a well known Anti-

“ quarian and Linguist among us, proposed
“ to reprint the Irish translation of the New
“ Testament, formerly executed under the
“ auspices of the famous Bishop Bedell. I
“ supported the measure by arguments, and
“ by the offer of a liberal subscription. But
“ ecclesiastics of the first rank opposed and
“ over-ruled it. Very lately a Fellow of the
“ College consulted me on the expediency of
“ publishing, in Irish, St. Luke’s Gospel and
“ Acts of the Apostles. I have given him all
“ the encouragement in my power. No
“ doubt, if Protestant Clergymen, capable of
“ conversing in Irish, could be planted in the
“ remote parts of this island, much benefit
“ might arise from their conversation with
“ the lower people. And I consider this as
“ one argument for the plan of our late
“ statesman Mr. Flood, who, in a will super-
“ seded by law, left an ample sum for the
“ purchase of Irish manuscripts and books,
“ and for endowing an Irish professorship in
“ the university of Dublin.”

The perspicuity of the preceding statement of facts, evidently resulting from an intimate knowledge of the subject, and the pertinent observations interperssed throughout that

statement, leave me little opportunity of subjoining farther reflections on the peculiar duties of the Irish Clergy, and the failings to which from their situation they are particularly exposed. The difficulties which they have to encounter conspire to inculcate one important lesson ; namely, the necessity of proportionate exertions in fulfilling the duties of their profession, united to the effect of an exemplary life, to overcome popular prejudice ; to secure general respect and esteem ; to preserve their parishioners from being led astray by erroneous opinions ; and to diffuse more widely the influence of the genuine doctrines of the Gospel. Such of the Clergy as hold livings where there are no churches (which seem to have obtained or to deserve the appellation of non-cures from the circumstance of no care being taken of them) will do well seriously to consider, whether they can stand justified to their own consciences in receiving the wages of a service which they do not perform, and suffering their parishes to remain destitute of clerical instruction and public worship. Though no church be standing, yet in common cases it is scarcely possible but that a Clergyman residing in the parish would be able to obtain the use of

some edifice, in which he might regularly collect a congregation. And such an example might reasonably be expected to excite a degree of religious earnestness in some of the neighbouring land-owners ; and to operate in disposing them to furnish, on proper terms, ground sufficient for the erection of a church, if the ancient site is become inconvenient, and for the uses of a glebe-house. The “ general proneness to social and convivial “ life,” among those to whose society the Irish Clergy are naturally led, is a circumstance greatly to be lamented. And peculiar circumspection is requisite on the part of each individual Minister, to guard him against the temptations perpetually resulting from such a propensity in his associates ; and from countenancing by his presence scenes polluted by drunkenness and its attendant immorality. His voice ought to be raised, in the pulpit and out of it, against the prevailing vices ; and it will not always be raised in vain. Were the Irish Prelates to add to their laudable practice of visiting their dioceses yearly, that of visiting in more places than one in a diocese, if no legal or other real obstacle exists, it might contribute greatly to their gaining an accurate insight into the

characters and conduct of their Clergy. Their exertions, too, in Parliament, might probably be well employed, in bringing forward legal provisions for facilitating the erection of glebe-houses and churches. The extreme deficiency of those structures strikes at the root not only of the established religion but of Protestantism.

The late Bishop of Cloyne, Dr. Woodward, in a charge delivered in the year 1793, not long before his death, strongly inculcates on the Protestant Clergy of Ireland the duty of cultivating a friendly and benevolent intercourse with their neighbours of the Romish persuasion, whether of the Clergy or of the Laity; and of exhorting their respective hearers to cherish the same disposition, and to meet their Catholic brethren, in the various situations recently opened to them by law, with unfeigned cordiality, and an oblivion of past contentions and animosities. From a Prelate who had distinguished himself by opposing the claims of the Catholics these very seasonable admonitions come with peculiar propriety; and they do honour to their author.

A spirit of Christian charity ought equally to be manifested towards the Protestant Dis-

senters, notwithstanding their greater hostility to the Clergy of the Establishment.

The peculiarities in the situation of a Minister of the Church of Scotland, which subject him to duties and temptations in some respects different from those of the English parochial Clergy, chiefly arise from the difference between the forms of (ggg) church government respectively established in the two countries. He is necessarily a member of the Court of Church-Session of the parish; a Court consisting of the Minister and the Lay Elders, and appointed to inspect the morals of the parishioners, and to manage the funds appropriated for the maintenance of the poor; and empowered to inflict on persons convicted of immoral conduct ecclesiastical censures, even to excommunication. He is also necessarily a member of the Presbytery; a Court which is composed of the Ministers within the district, and of one Lay Elder from each Church-Session, and commonly assemble every month; and may adjourn itself to any place within the district, and to any time which it thinks proper. In

(ggg) See an instructive appendix "concerning the Constitution of the Church of Scotland," subjoined to Pennant's Tour in Scotland, 4to. vol. iii. p. 369.

this capacity he reviews the proceedings of Church-Sessions, and decides on references and appeals from the inferior Courts within the Presbytery ; examines candidates for the ministry, and licenses such of them to preach as he deems qualified ; visits the several cures within the district, and enquires closely into the conduct of the incumbents ; sits as judge on charges of heresy or immoral practices brought against any other member of the presbytery ; and by his sentence may suspend him from the exercise of his functions, or even deprive him of his benefice, or depose him from the clerical office. As a member of the Provincial Synod, (a Court which consists of the several Presbyteries within the province, and of an Elder from each Church-Session, and usually meets twice in a year,) he reviews the proceedings of Presbyteries, and decides on appeals, references, and complaints brought from the inferior Courts ; and has the power of censuring Presbyteries, if they should be remiss in the discharge of their duty. As a member of the General Assembly of the Church of Scotland, (which meets yearly, and is composed of Ministers and Elders annually chosen from each Presbytery, and of Elders sent

from each royal burgh and university,) he bears a part in making laws and canons concerning the discipline and government of the Church, and the public service of religion ; in determining controverted elections, and appointments of Ministers ; and in pronouncing a definitive sentence on all references and appeals from other ecclesiastical tribunals. The duties and temptations attached to the possession of these powers are sufficiently obvious ; and many of the remarks already made in this chapter, especially some of those under the head of Bishops, may easily be transferred to them. The total absence of non-residence and of pluralities in the church of Scotland, and the annual examination of all* the inhabitants of the parish by its Ministers, are circumstances highly advantageous to religion. (hhh)

(hhh) Mr. Pennant, who bears testimony to the very exemplary conduct of the Scotch Clergy in general (Tour in Scotland, 4to. vol. i. p. 173.), speaking of the new church at Glasgow (ib. p. 254.), makes the following remark : “ It “ is one of the very few exceptions to the slovenly and in-“ decent manner in which the Presbytery keeps the houses “ of God.—A place of worship commonly neat was “ deemed to savour of Popery ; but to avoid the imputa-“ tion of that extreme they ran into another : for in many “ parts of Scotland our Lord seems still to be worshipped

“ in a stable, and often in a very wretched one. Many
“ of the churches are thatched with heath ; and in some
“ places are in such bad repair, as to be half open at the
“ top.” In every parish to which these charges still re-
main applicable, it is the duty of the Clergyman, both in
his capacity as Minister of the place, and as a Member of
the Church-Session and of the higher Ecclesiastical Courts,
to exert himself to the utmost of his power for the remedy
of the evil.

The care of the Legislature, and its bounty, might ap-
parently be well employed for the purpose of procuring
the erection of churches in some of the remote parts of
Scotland. See Pennant’s Tour, vol. ii. p. 314. : “ Here
“ are only the ruins of a church in this island, &c. &c.”

CHAP. XII.

ON THE DUTIES OF PHYSICIANS. (a)

THE medical profession enjoys in Great Britain that degree of estimation and credit, which a science, administering to mankind the greatest of all comforts except those of religion, justly deserves. Hence physicians in this kingdom are almost invariably men of liberal education and cultivated minds. Hence, too, the art of medicine is carried among us to a singular height of excellence. In Spain, Physicians, unless the case be recently altered, are apparently not respected much more than farriers are in England.

(a) In some parts of this chapter I am indebted for several important hints to Dr. Gregory's Preliminary Lecture on the Duties and Offices of a Physician; and for others, to the first part of a treatise, intitled "Medical Ju-
" risprudence; or, a Code of Ethics and Institutes adapted
" to the Professions of Physic and Surgery;" by my excel-
lent friend Dr. Percival of Manchester; which, as far as
it was then composed, was communicated to me by him in
the kindest manner.

“ In point of honour,” says a modern traveller (*b*) through the former country, “ no class of citizens meets with less respect than the Physicians.” We are therefore not surprised to find the same author observing, in another (*c*) place, that “ the science and practice of medicine are at the lowest ebb in Spain.” — “ The emoluments of the Spanish Physician are as low as the rank in which he is held. Even in the present day (*d*) the fee of the Physician is two-pence from the tradesman, ten-pence from the man of fashion, and nothing from the poor. Some of the noble families agree with a Physician by the year, paying him annually four-score reals, that is, sixteen shillings, for his attendance on them and their families.” — “ Of three-score Physi-

(*b*) Townsend’s Journey through Spain, 2d edit. vol. iii. p. 282.; where the writer proceeds to inform us, that all Physicians and Surgeons are obliged to swear, before they enter into their profession, that they will defend the doctrine of the Virgin Mary having been born without any taint of original sin. This obligation is the more strangely absurd, because the truth of the doctrine in question is strongly contested even among the Catholics themselves.

(*c*) Id. vol. ii. p. 37.

(*d*) Id. vol. iii. p. 282.

“ cians (e) settled at Barcelona, the two al-
“ ready named are most distinguished, and
“ have the most extensive practice. One of
“ them favoured me with a sight of his list.
“ He had visited more than forty patients

(e) Townsend's Journey through Spain, 2d edit. vol. iii. p. 340. The irrational interference of the Spanish Government in medical practice tends equally to depress the science and its professors. We learn from the writer already quoted, that in the year 1784, and again in the subsequent year, a putrid fever raging in some of the provinces, the Court issued an order to the Physicians, forbidding them to administer any medicine to the sick except Don Joseph Masdeval's opiate. The Physicians strongly remonstrated against the order; but were informed expressly from the King, that His Majesty would have it so; and that, in case of disobedience, the prison-doors stood open to receive them. At Barcelona the Physicians, highly to their honour, were firm; and the Court let the matter drop. At Cartagena they were intimidated; and not only consented to prescribe the opiate in all cases, but meanly signed a certificate testifying that no medicine was so efficacious as the royal prescription. The people of the city, however, were not so submissive; and conceiving that the application of Dr. Masdeval's specific to every kind of disease left them a worse chance of life than trusting to the unaided operations of nature, absolutely refused to send for any medical assistance. The Court, hearing that the Physicians were likely to be starved, at length agreed to a compromise; leaving them at liberty to follow their judgment in prescribing for the citizens at large, but compelling them to administer the opiate, and that remedy alone, to all the patients in the Royal Hospital. See Townsend's Journey, vol. iii. pp. 137. 142. and 341.

“ in the morning, and he was to see as many “ before he went to bed. Among these “ were many merchants, manufacturers, and “ officers ; yet he did not expect to receive “ a hundred reals, that is, twenty shillings, “ for the whole practice of the day.” In Great Britain, though the Medical Profession does not possess so many splendid prizes as the Church and the Bar ; and on that account, perhaps, is rarely if ever pursued by young men of noble families ; it is by no means barren of honours and attractions. It opens the way to reputation and wealth ; and raises the Physician to a level, in the intercourse of common life, with the highest classes of society.

The method pursued in this chapter will be the following : —

The duties incumbent on the Medical Student, during the course of his preparatory pursuits, will be considered in the first place.

In the second place will be stated some observations referring to the peculiar situation of a Physician, when he commences the exercise of his profession.

The third head will be allotted to the general duties of the Physician in actual practice. Under this description is implied the

conduct which he ought to adopt towards his patients, their families and friends ; towards other Physicians ; and towards persons who occupy the inferior departments of the medical profession.

Under the fourth head will be noticed the collateral studies and pursuits, to which his leisure may with peculiar propriety be devoted.

I. The primary object ever to be held in view by the youth destined for the practice of physic is to render himself capable of fulfilling the duties of his profession by the attainment of the knowledge necessary for that purpose. The first step to be taken is the choice of the place where his medical education is to be carried on. This is a point which frequently is settled by the parents and relations of the young man, without much attention being paid to his opinion in a matter of which he cannot be supposed a very competent judge. In many cases, however, his wishes will have considerable weight. And whatever weight they may possess he is bound to throw into that scale, the preponderance of which he deems most likely to contribute to his improvement. Let him not prefer London to Edinburgh, or Leyden to

Goettingen, merely because he thinks the one place more fashionable than the other ; or merely that he may continue to enjoy the society of some friend, with whom he has contracted an intimacy at school or at college. Let him sacrifice inferior views and personal gratifications to the prospect of greater proficiency in medical science.

It is obvious, that no effectual insight into a science so complicated, and in many respects so abstruse, can be acquired without industrious and regular application. Diligent attendance therefore on the different public lectures delivered by the professors, as well as on the hospitals where the principles stated in those lectures are reduced to practice, and exemplified in the explanation of cases, and in the several methods of treating patients labouring under different diseases, or under different modifications of the same disease, and varying from each other in sex, in age, and in constitution, is indispensably requisite. To these sources of improvement the Student must not neglect to add private reading and reflection ; nor the useful custom of noting down interesting particulars, to which it may be highly advantageous to refer on future occasions, more

especially those important facts which are to be learned at clinical lectures ; nor the habit of examining himself daily in the acquisitions of the preceding day, that he may fix upon his memory what he has learned ; may become conscious of the particulars which he has forgotten ; and may enable himself to reconcile difficulties or seeming inconsistencies by farther consideration, or by referring them to some intelligent and experienced friend. While he applies himself principally to the theory and practice of physic, to anatomy, and other branches of medical knowledge, which are confessedly foremost in point of importance, let him not omit to obtain such an acquaintance with the principles of surgery, and with the varied appearances of wounds and other surgical cases, as may fully enable him to form a proper judgment, when hereafter he shall meet Surgeons in consultation respecting patients requiring both physical and surgical aid : nor refuse to bestow a due share of his time on other collateral pursuits and acquisitions, as chemistry, botany, and natural philosophy ; which, though inferior in consequence to those already mentioned, have a close connection with the healing art, and very fre-

quently prove the foundation of its success. Chemistry, however, must always be deemed a fundamental part of medical knowledge; since the Physician, if devoid of a competent acquaintance with pharmaceutical chemistry, would be liable to unite in the same prescription medicines which would form combinations altogether unexpected by him, and totally different in quality from the remedy designed. But the peculiar object of the Student is not to distinguish himself as a chemist, as a botanist, or as a natural philosopher. Let him not then indulge an immoderate fondness for these alluring but subordinate sciences. Of their leading principles and distinguishing features let him render himself master; but let him not prematurely expatriate in that boundless field of enquiry which even singly they present, and conceive that he is making a rapid progress in medicine. Hereafter, when he shall be grounded and established in his profession, a portion of his leisure will be usefully and laudably devoted to a deeper study of the various works of God, of the laws to which they are subject, and of the properties with which they are endued.

The knowledge of the Latin and Greek

languages, with which the medical Student may be supposed to have been rendered familiar by a classical education, ought to be preserved at least, if not improved, during his pursuit of professional attainments. An acquaintance with both those tongues is requisite for understanding the ancient writers on the art of medicine; and valuable treatises on that science are still composed in Latin by foreigners. At Edinburgh, too, and in some other places, probationary or inaugural dissertations in Latin are required from every candidate for the degree of doctor of physic. An intimacy with the French language is very useful to the Physician, not merely for the reasons common to men of all professions who are placed in the upper ranks of society, but likewise that he may peruse with facility the valuable tracts on medical subjects occasionally published in that tongue.

A certain degree of legal knowledge may be of material use to a Physician, and should be obtained before he commences practice. In cases of great emergency he may not only be consulted respecting the expediency of immediately making a will, but even his assistance in drawing it up may be required. It will be highly serviceable on such occasions that

he should be acquainted with the forms necessary to give validity to a testamentary bequest ; and also that he should be able at once to determine how the law would dispose of the sick man's property in case of intestacy ; “ whether his daughters or younger children “ would be legally entitled to any share of “ his fortune ; whether the fortune would be “ equally divided, when such equality would “ be improper or unjust ; whether diversity “ of claims and expensive litigations would “ ensue, without a will, from the nature of “ the property in question ; and whether the “ creditors of the defunct would by his ne- “ glect be defrauded of their equitable (*f*) “ claims.” The testimony, likewise, which a Physician may be called upon to give in cases of lunacy, of sudden deaths, of suicide, and of duelling, may be rendered more pertinent and impressive by an acquaintance with the laws of the land relating to those subjects.

Works of general information and of taste may with great propriety engage the attention of the medical Student during some of his hours of leisure. The perusal of well-

(*f*) Medical Jurisprudence, by Dr. Percival, p. 44.

chosen books of this nature, if restrained within prudent bounds, will at once unbend and improve his mind ; and, instead of interfering with his peculiar occupations, will send him back to the pursuit of them with additional vigour and alacrity.

It may be necessary to add, that no studies, whether professional or of any other description, ought to be suffered to encroach on higher duties, and to lead a young man into the habit of neglecting public worship, and the private perusal and investigation of the Scriptures. In seminaries of medical instruction it is the duty of the Professors so to fix the time of visiting the hospitals with the Students on Sundays, that it may not interfere with attendance on divine worship. If the Professors themselves set a pattern of inattention to the offices of religion, the example may train the pupils to habits which may affect their conduct during life, in that which is of infinitely greater importance than the science which they are studying, and ultimately lead them from neglect and indifference to infidelity.

While the Student is solicitous to acquire all the advantages attainable at the place where he is stationed for improvement, let

him be equally careful to shun the errors and the vices with which it may be infected. Let him not imbibe unconquerable prejudices for the theories, the systems, the modes of practice or the authorities which reign there; nor engage in party disputes and quarrels respecting them. Let him render to all of them the deference which is their due; but let him remember that every man is fallible, and every human institution defective. Let him neglect no opportunity of enquiring into the proceedings of other seminaries of medicine; and of deriving from competent judges information respecting their merits. This knowledge, however, will be best attained, and the comparisons to which it leads pursued in the most instructive manner, by removing for a sufficient time to some other place of study, when he shall have made himself master of the opinions and customs prevalent at his own. And as it commonly happens that different seats of the same science, like different individuals of the same profession, have their peculiar excellences, he will probably be enabled by that removal to gain a more intimate acquaintance with some of the branches of his art, than he could ac-

quire in the lecture-room and the hospital which he frequented before.

But, above all things, in every place of study, let him strive to preserve his manners, dispositions, and morals from being corrupted. Let him select none but the most deserving of his fellow-students to be his associates, and shun the acquaintance and the example of the idle, the extravagant, and the profligate. Let him not be persuaded or ridiculed into any degree of intemperance, or of any fashionable vice; let him not be ashamed of being singular, where singularity is virtue. Let him watchfully remember the hazard to which purity of thought is exposed, in some of the studies and investigations which his profession exacts, and the effects otherwise to be apprehended as to principle and conduct. Let him regulate his expences with a scrupulous regard to economy, and neither contract debts nor habits which may be a future burthen to his friends or to himself. Let him beware lest his heart be rendered hard, and his deportment unfeeling, by attendance on dissections of the dead and painful operations on the living; and by being accustomed in his daily visits at an hospital to see and hear multitudes labouring

in every stage and under every variety of disease. And, finally, let him not become pragmatical and pedantic in his conversation, conceited of his knowledge, and studious of displaying it; nor, by acting the part of a noisy and ostentatious disclaimer at medical debating societies, contribute to transform an institution capable of being directed to the promotion of science, into a scene of theatrical rant, and of senseless, bold, and tumultuous disputation.

II. The first direction to be addressed to the young Physician, when about to enter on the exercise of his profession, is not to begin to practise too soon. There are various inducements which may tempt him to offer himself to the world prematurely; overweening confidence in his natural abilities; extravagant ideas of the knowledge which he has acquired; the “*res angusta domi*”; the impatient ardour of youth; the solicitations of inconsiderate friends, and the fear of being anticipated by rivals. But human health and human life are objects with which no one can innocently tamper. The latter, once lost, is lost for ever. The former, if not altogether destroyed, is often banished or enfeebled for years by the hand of ignorant

presumption. Twelve additional months, devoted to preparatory studies, might have enabled the hasty practitioner to diffuse permanent joy through families, which he has now plunged into anguish and distress. The reflections and the conclusions to which these remarks will lead a conscientious mind, may be strengthened by the following considerations. A Physician, at his first outset, must expect that his principal employment, though it will vary according to his situation, will in most places lie among those persons in the middle classes of society, who are the least opulent ; as clergymen, tradesmen, shopkeepers, and people of similar descriptions. He will find that the great families in the neighbourhood are pre-occupied by some established competitor ; and that even if they are not, instead of having recourse in cases of sickness to a young stranger, they will generally prefer to send even to a much greater distance, and at an increased expence, for a Physician of known experience and skill. Now, persons in the lines of life mentioned above are seldom in haste to consult any medical adviser beyond their apothecary ; and rarely apply for farther aid until their disorder, be it what it may, has made an

alarming progress. These are circumstances which render a very ample share of knowledge highly necessary to the young practitioner. But they are not the only circumstances. For the same motives and habits which made his patients tardy in sending for him at first, will make them equally tardy in consenting to call in a coadjutor in difficult and critical situations. Hence he will often be compelled singly to encounter a malady, which, had it seized upon a Peer or a wealthy Country-Gentleman, would have been assailed by the efforts of several of the most renowned veterans in physic united to dislodge it.

The most obvious and the most dangerous temptation to which a young Physician is exposed, when he has actually fixed on a place of residence, and presented himself to the public as a candidate for employment, is that of taking improper methods of introducing himself into practice. From every method tinctured with deceit, or involving proceedings in any degree reprehensible, let him turn aside without hesitation, whatever prospects of success it may afford. Let him not seek to obtain, from the mistaken good humour of his medical friends, exaggerated panegyrics

on his abilities ; nor urge persons of weight and credit, though not of the faculty, to address unmerited or importunate solicitations in his favour to their acquaintance who live in his vicinity. Let him not lie in wait for opportunities of making an artful parade of his attainments, and of imposing on the unwary by a solemn, pompous, and consequential deportment, or by the sound of technical terms and learned trifling. (g) Let him not endeavour, directly or indirectly, to cause himself to be more highly esteemed than the testimony of his own conscience will justify ; nor insidiously abuse the character and sap the credit of a rival. While he cultivates, from better motives than those of professional emolument, affability and gentleness of demeanour, let him guard against all affectation of courteousness, all assumed and delusive softness of manners. Let him not become a supple, cringing, and servile attendant on the Great ; ready at all times, like the chameleon, to take the colour of surrounding objects ; and

(g) It is said to have happened in several instances, that Physicians, in order to gain credit, have suffered treatises to be published in their names, in the composing of which they had little or no concern.

catching, like an humble mimic on the stage, the habits and sentiments of his superior. Let him not become an officious instrument in the hands of some wealthy or noble patron, furthering his secret schemes, ministering to his personal or political antipathies, and flattering his religious or irreligious prejudices. Let him not pretend an attachment to a wealthy and numerous sect or party with a view to gain its support. Let him not strive to recommend himself, by bearing anecdotes of scandal from one side of the country to another ; nor by gratifying curiosity with improper disclosures as to the disorders and constitutions of any of his patients ; nor by addicting himself to field-sports, or becoming a frequenter of gambling clubs, an attendant on riotous and drunken meetings, or a partaker of any extravagant or vicious practice which the fashion of the times or the custom of the neighbourhood may have established. Universal temperance, both in eating and drinking, is particularly incumbent on a Physician in every period of his practice, not merely as being essentially requisite to preserve his faculties in that alert and unclouded state, which may render him equally able at all times to pronounce on the cases which he

is called to inspect, but because it is a virtue which he will very frequently find himself obliged to inculcate on his patients ; and will inculcate on them with little efficacy, if it be not regularly exemplified in his own conduct. There have been Physicians, the disgrace of their profession, who seem to have considered themselves, in studying medicine, as studying not a liberal science, but a mere art for the acquisition of money ; and have thence been solicitous to acquire an insight rather into the humours than into the diseases of mankind. The temptations which lead to such views and such conduct are not peculiar to the young Physician ; but he is exposed more than his brethren to their influence. Instead of attempting to force employment by disingenuous and immoral means, let him act so as to deserve it ; and he must be more than commonly unfortunate if it does not ere long direct its course to him of its own accord. (h)

(h) Of the practices mentioned in the following quotation, I trust there have been but few examples. Yet the high professional authority whence it comes does not allow us to suppose the imputation to be entirely groundless. “ A “ very fertile source of false facts has been opened for “ some time past. This is, in some young Physicians, the “ vanity of being the authors of observations, which are

III. We come now to the general duties incumbent on the Physician in actual practice; that is to say, the conduct to be observed by him towards his patients, their families and friends; towards other Physicians; and towards persons who occupy inferior departments in the medical profession.

Diligent and early attention, proportioned, according to his power, to the emergency of the case, and an honest exertion of his best abilities, are the primary duties which the Physician owes to his patient. The performance of them is virtually promised; for he knows that it is universally expected, when he undertakes the care of the sick man; and, consequently, if he neglects to fulfil them, he is guilty of a direct breach of his engagement. Were any additional considerations necessary to be urged, the probable importance of the patient's recovery to his own

“ often too hastily made, and sometimes perhaps were entirely dressed in the closet. We dare not at present be particular. But the next age will discern many instances of perhaps the direct falsehoods, and certainly the many mistakes in fact, produced in the present age, concerning the powers and virtues of medicines.” Cullen. *Mater. Med.* i. 153.

temporal interests, and its possible importance to his eternal welfare, might be ~~sub~~ joined. On proper occasions, secrecy likewise is incumbent on the Physician. But he ought to promise secrecy on proper occasions alone; and he should not forget to impress on his own mind, and on that of the person who consults him, that no promise of secrecy can require or justify the telling of a falsehood. When carried from home, whatever be the occasion, he ought not to omit leaving directions, by means of which, if his assistance should be required elsewhere, he may easily be found. Punctuality in attending at appointed times, when practicable, should not be in any degree neglected; lest suspicions should be with justice entertained that the Physician thinks little of the engagements into which he enters, or of the effects produced by suspense and disappointment on the anxious feelings of the sick. Want of punctuality becomes still more reprehensible, if other medical men have been purposely desired to give him the meeting. Towards all patients, and towards female patients in particular, the utmost delicacy ought studiously to be observed; and every possible degree of care taken to avoid needlessly ex-

citing a blush on the cheek of the modest, or a painful sensation in the breast of the virtuous.

The general behaviour of the Physician towards his patient is then the most beneficial, as well as the most amiable, when he unites with the steadiness which is necessary to secure a compliance with his injunctions, those kind and gentle manners which bespeak his sympathy with the sufferer. A prudent control over the sick person and all his attendants must ever be preserved. This object will be best attained, not by an overbearing demeanour and intemperate language, but by firmness displayed uniformly and mildly; not by the mere exercise of authority over the persons concerned, but by an occasional admixture of well directed appeals to their reason; and sometimes, perhaps, by the mention of opposite instances, in which the disregard of medical instructions on points similar to those in agitation has been productive of pernicious consequences. It is frequently of much importance, not to the comfort only, but to the recovery of the patient, that he should be enabled to look on his Physician as his friend. And how can the latter be looked upon as a friend, unless his

manners are characterised by kindness and compassion ; not the delusive appearance of a concern which he does not feel, assumed as a professional garb through decorum, or for the ensnaring purpose of flattery ; not that unmanly pity which clouds the judgment, and incapacitates it from forming a prompt, steady, and rational opinion respecting the measures to be pursued ; but that genuine and sober tenderness, springing from the cultivation of habitual benevolence, which, while it wins the affection and cheers the spirits of the patient, stimulates his adviser to exert every faculty of the mind for his relief ? And what but this equable mildness of disposition, cultivated on scriptural principles, will effectually teach the Physician to bear with patience the wayward humours, and to treat with gentleness the groundless prejudices, which he must continually encounter in a sick chamber ?

Under particular circumstances, or from particular motives of connection and attachment, a Physician ~~may~~ bestow with propriety on one of his patients a greater portion of his time and attention than he gives to others who stand equally in need of his assistance ; provided that he is still sufficiently attentive

to the latter. But never let him adopt this plan for the purpose of paying servile and hypocritical court to the sick man or to his friends. Nor ever let him be seduced to do less than his duty to persons who employ him, because they are of a temper easy to be satisfied ; because they happen to be poor ; or because they are of such a description, that custom or some other incident renders it improper to receive fees from them.

Though the common usage of the town or of the country in which the Physician resides will regulate the compensation which he may justly expect, yet this general rule will admit of so much latitude, and of so many exceptions, as to leave him ample scope for the exercise of liberality and benevolence. An independent and generous man will show himself on every occasion free from the least tincture of sordid avarice. He will exercise particular forbearance in the article of fees towards those who are least able to afford them. And he will neither accept a fee when circumstances induce him to prescribe unasked, nor ever avail himself of artful pretences for visiting a person whom he knows to be out of health, in the hope that his visit, though it had not been solicited,

may lead, through the politeness of the sick man or his family, to a pecuniary acknowledgment. A Physician ought to be extremely watchful against covetousness ; for it is a vice imputed, justly or unjustly, to his profession. That it is imputed with justice, I am far from meaning to affirm or to intimate. And whenever it is imputed, the time and the advice so often bestowed gratuitously by Physicians ought to be called to mind. But the existence of the charge, whether true or false, may suggest a useful admonition. If it be the fact, that more avaricious men are found in the medical profession, in proportion to its numbers, than in others equally liberal, the conduct of its employers may be deemed one of the causes to which the redundancy must be ascribed. Such is the caprice with which a Physician is on many occasions treated by his patients and their connections ; such frequently is the dissatisfaction with which his best exertions are received ; that eagerness to be exempted from the necessity of practising may sometimes render him too intent on accumulating an independent fortune. Let every sick man beware that he does not contribute by his own conduct to place the temptation in his Physician's way.

Let him not be fretful, impatient, and without reason discontented with his medical attendant; as though the latter had an inherent power of curing the distemper, if he had thought proper, or of curing it at once, as by a charm. And when more than common trouble is given, let not such an addition to the ordinary compensation as under all existing circumstances is reasonable be withheld, nor be given with reluctance.

In attending upon a patient, the Physician, while he omits not the reserve which prudence dictates, will shun all affectation of mystery. He will not alarm the sick man, by discussing his case openly and unguardedly before him; nor will he put on a countenance of profound thought, and gestures of much seeming sagacity, either to augment his importance, or to conceal his ignorance. He will not assume the air of despising the intelligence to be obtained from the apothecary, who may have known the constitution of the patient for years, and in his present illness sees him once or twice a day; nor even the information to be procured from nurses, who have seen him every hour. He will not implicitly adopt the opinions of the one, nor yield to the absurd fancies and pre-

possessions of the other ; but he will add whatever is valuable in their several recitals to the result of his own personal observations, and consider the whole as a mass of premises from which he is to deduce his conclusions.

An eminent writer, speaking in a (*i*) work already quoted respecting the performance of surgical operations in hospitals, remarks, that it may be a salutary as well as an humane act in the attending Physician occasionally to assure the patient that every thing goes on well, *if that declaration can be made with truth*. This restriction, so properly applied to the case in question, may with equal propriety be extended universally to the conduct of a Physician, when superintending operations performed not by the hand of a Surgeon, but by nature and medicine. Humanity, we admit, and the welfare of the sick man, commonly require that his drooping spirits should be revived by every encouragement and hope which can honestly be suggested to him. But truth and conscience forbid the Physician to cheer him by giving promises or *raising* expectations, which are known or intended to be delusive. The Physician may

not be bound, unless expressly required invariably to divulge at any specific time his opinion concerning the uncertainty or danger of the case; but he is invariably bound never to represent the uncertainty or danger as less than he actually believes it to be: and whenever he conveys, directly or indirectly, to the patient or to his family, any impression to that effect, though he may be misled by mistaken tenderness, he is guilty of positive falsehood. He is at liberty to say little; but let that little be true. St Paul's direction, *not to do evil that good may come*, is clear, positive, and universal. And if the Scriptures had contained no injunction such as that which has been quoted, but had left the Physician at liberty to decide the point on grounds of expediency, he would have had sufficient reason to be convinced that falsehood could promise but little even of the temporary advantage expected from it. For when once his employers should know, and they soon must know, his principle and his custom to be that of not adhering to truth in his declarations respecting his patient, his vain encouragements and delusive assurances would cease to cheer the sick man and his friends. It may be urged, perhaps, that his

reserve will generally be misconstrued by the anxiety of those who are interested for the sick ; and being considered as a proof of his opinion that the disorder is highly formidable, will continually foster or excite apprehensions as groundless as they are distressing. A moderate share, however, of prudence, united with that facility which is naturally acquired by practice of avoiding needless disclosures, and avoiding them without sliding into deceit, either expressly or impliedly, will enable him to guard against producing unnecessary alarms. And they will be still less likely to be produced, if the uniformity of his conduct makes it evident to those who employ him, that while he cautiously refrains from representing the case before him in a more favourable light than he views it, he is equally solicitous and watchful to give early communications of probable or actual danger. The state of the malady, when critical or hazardous, ought to be plainly declared without delay to some at least of the patient's near relations ; and, except under extraordinary circumstances, to the nearest. On many occasions it may be the duty of the Physician spontaneously to

reveal it to the patient himself. It may sometimes also be incumbent on him to suggest to the sick man, or to his friends, the propriety of adjusting all unfinished temporal concerns. And conscience will frequently prompt him discreetly to turn the thoughts of the former towards religion. Not that the Physician is officially to intrude into the department of the Minister of the Gospel. But he may often smooth the way for the Clergyman's approach; and on those who have been unfortunate enough to imbibe doubts as to the truth of Christianity, he may in some instances make a first impression, which the Clergyman would in vain have attempted to produce. For the visits of the latter being foreseen, and his professional prejudices suspected, the mind would have previously armed itself against him; and his arguments would have been heard with reluctance and distrust. But the Physician labours under no such suspicions. His belief in Revelation, though it may be thought absurd, is yet deemed disinterested and sincere. He can select his times and opportunities; he can pursue the subject under various forms, and to a greater or a less extent, without al-

lowing his design to become too obvious : and in the earlier stages of disease, while the understanding of his patient is unclouded, and his strength equal to the exertion of temperate discussion, may be able occasionally to lead him into a willing investigation of the evidences and doctrines of the Christian faith, which may terminate in rational and decided conviction.

But while he is thus anxious to promote the most important interests of his patients, who have been unhappy enough to fall into vice or scepticism, let him open his own heart to the very great improvement which it may receive from the example of those of a different description. Let him learn beforehand, from the sincere Christian, to bear those evils which it is now his office to alleviate, but may shortly be his lot to endure. Let him learn beforehand to recognize the goodness and mercy of his God during the pangs of racking pain, and the languor and wearisomeness of lingering decay. Let him learn that the humble recollection of a life characterised by faith manifesting itself in holiness, and the cheering consolations and promises of the Gospel, alone can enable him

to suffer with patient fortitude, and to die with hope, with gratitude, with tranquillity, with joy.

The conduct of a Physician whose solicitude for the recovery of his patient is founded on pure motives, will be free from the bias of private and personal considerations in the application of his art. He will neither be too fond of novelties, nor too fearful of deviating, on proper occasions and on solid grounds, from the beaten track ; he will not obtrude some mysterious nostrum, illiberally concealed from the knowledge of his brethren ; he will not cherish prepossessions against remedies and modes of proceeding introduced by others, nor partiality for those discovered by himself. He will not conceive himself as descending from professional dignity, when in emergencies he mixes a medicine for his patient, or performs any other office or operation for his benefit, which in strictness appertained to the Surgeon, or would have devolved on the Apothecary, had he been at hand ; nor hesitate even to see aliment prepared, nor to direct how it may be diversified, so as to be pleasing to the palate of the sick ; nor to tender the food, which, though it had

just before been refused, will often be accepted from the hand of the Physician. He will not be influenced by blind and indiscriminate confidence in the subordinate medical attendants, much less by actual indolence or carelessness, or a fear of giving offence, to neglect the frequent inspection of his patient's medicines. He will be the first to suggest, in critical or uncommon circumstances, the propriety of calling in additional aid. He will not indulge a lurking wish to persevere in a dubious or unsuccessful system of medical treatment, from the apprehension that a change will argue ignorance in himself, or redound to the credit of another person who may have suggested it. He will never recommend as a probable method of cure a course which he does not actually believe likely to prove so. He will not advise a journey to a public watering-place, apparently from anxiety for the sick man, but in reality from a desire to please his wife and daughter, by sending them to a scene of fashionable amusement; or, in dangerous or hopeless maladies, merely to remove the sufferer to a distance, instead of having him continue at home to die under his immediate care. He

will not prescribe a medicine, the propriety of which he distrusts, because it is proposed by the patient, or recommended by his friends, without explicitly declaring his own opinion of it. He will remember that, though his responsibility may be removed, if he acquiesces in their desire after this declaration, he is as truly responsible for the consequences of a mode of treatment suggested by another, and adopted by him without any intimation of its probable effects, as he would have been had it originated with himself. He will not become boastful and arrogant when his exertions are crowned with success; but will recollect that he is an humble instrument in the hands of that Being, who gives knowledge to the Physician and health to the sick. Neither will he desert his patient when there no longer remain hopes of recovery. Though life cannot be retained, pain may be mitigated. Even if the patient seems beyond the reach of medicine, the presence of the Physician will compose the minds and alleviate the sorrow of friends and relations. But in those circumstances a man of liberality will be anxious to evince, by moderation in the receipt of fees, that compassion and gratitude, not avarice and deceit, prompt his attendance.

Continual intercourse with disease, and the habit of breathing in morbid atmospheres, seem, through the wise and merciful appointment of Providence, commonly to secure the Physician from infection. Hence cases of contagion can rarely arise, in which these considerations, joined to a sense of the duties imposed on him by the profession into which he has entered, will not bind him calmly to obey the summons of the afflicted, and encounter all personal hazard. Experience however has proved, that a Physician may convey to others a distemper, which is unable to fasten upon himself. In passing, therefore, from one family to another, when the former is visited with a malady easily communicable; as a putrid fever, to people in general; or as the small-pox, to those whom it has not heretofore attacked; let him guard by all requisite precautions against introducing into the latter house an inmate more formidable than that which he comes to expel.

Though some of the observations which have been made under the present head are applicable to the Physician only when attending on patients in the upper and middle ranks of society, the greater number have

likewise an obvious reference to his duty when visiting the poor. Persons of the latter description will principally come under his care in his capacity as Physician to an hospital, or to some other medical charity. On the subject of hospital-practice it may not be improper to subjoin a caution against making unnecessary or rash experiments in the treatment of the patients. The science of medicine undoubtedly derives continual accessions of improvement from the inventive genius of its followers. New substances are introduced into the *materia medica*; new modes are discovered of preparing and of combining drugs already in use; and new applications of ancient remedies to the cure of diseases, in which recourse was never had to them before. In many respects an hospital presents a field peculiarly inviting for pushing these discoveries. Instances may there be found at hand of almost every complaint; many experiments may there be going on at once, and be inspected in their several stages by a single glance of the eye. To these inducements we may add another, though it will operate only on unprincipled men, (who, however, will occasionally find their

way into the medical as into every other profession,) that in the populous wards of an infirmary the ill success of an adventurous trial is lost in the crowd of fortunate and unfortunate events; and even if it should terminate in the death of an obscure, indigent, and quickly-forgotten individual, little, if any, disadvantage results to the credit and interest of the Physician among his wealthy employers. It is not meant by these remarks to censure experiments designed to lessen the danger or the sufferings of the individual, when founded on rational analogies; commenced after mature deliberation; conducted by upright and skilful men; watched during the whole progress with circumspect attention; and abandoned in time, should unfavourable appearances take place. But it is meant strongly to reprobate every experiment (*k*) rashly or hastily adopted, or

(*k*) Experiments are not unfrequently made upon living animals by Physicians, in the course of their private researches, for the purpose of ascertaining the properties of drugs, or other facts of importance in medical and anatomical science. Neither the right nor the propriety of making these experiments on reasonable occasions can be disputed; but every degree of needless and inconsiderate cruelty in prosecuting them will be avoided with scrupu-

carried on by the selfish, the ignorant, the careless, or the obstinate. Proceedings of this nature are highly criminal, partly because they involve the health and life of the sufferers in great and needless hazards ; and partly because they tend to confirm an opinion already too prevalent in some places in the minds of the poor, that such is the general conduct of Hospital Physicians ; an opinion which, wherever it exists, strikes at the root of the chief advantages to be derived from one of the most excellent of charitable institutions, by deterring persons for whose benefit infirmaries are particularly designed from entering within their walls except in the most pressing emergency ; and filling them with gloomy apprehensions and terrors until the happy moment of their

lous care by men of feeling and conscientious reflection. And whenever they are painful and shocking in the execution, they ought not to be made to develope processes of nature, from the knowledge of which no benefit seems likely to result ; to support and elucidate unimportant opinions in comparative anatomy ; or in any way to gratify idle curiosity : nor should they be repeated, though originally useful, after they have proved all that is expected from them ; and when the results have been so carefully ascertained, that they may be received as data already established.

escape. Similar remarks may be applied to the case of amputations, and other operations of magnitude, in hospitals; which should never be performed without the concurrent approbation of the Physicians and Surgeons, given by each, not as a matter of form, but with a consciousness of his personal responsibility for any needless injury or torture caused to the patient. While there is a possibility of restoring the use of a limb, or of preserving it without endangering life, whatever time may be requisite for attaining the object, it ought not to be amputated, either to show the dexterity of the operator, or because the stump will be sooner cured than the limb, and the patient will thus become less burdensome to the charity. The intention of the charity is to cure and to preserve. And even if credit be regarded, more is gained by one difficult cure than by many successful amputations.

A benevolent Physician will not restrict his attendance on the poor to those whom the bounty of the public brings before him. He will not neglect the opportunities which will occur, in his visits to families resident in different parts of the country, of giving gratuitous advice to the sick and infirm villagers

who may be mentioned to him as worthy of his notice; and will attend, as far as his necessary avocations permit, to the maladies of persons in indigent circumstances who live in his own neighbourhood, and are desirous of consulting him. (l)

The proper behaviour of a Physician to his competitors, and to the inferior members of the medical profession, holds a prominent station among the general duties which he has to discharge in the common course of

(l) The following quotation from "Medical Jurisprudence," p. 89., relates to public duties of another kind incumbent on Physicians:—" It is a complaint made by Coroners, Magistrates, and Judges, that Medical Gentlemen are often reluctant in the performance of those offices required from them as citizens qualified by professional knowledge to aid the execution of public justice. These offices, it must be confessed, are generally painful, always inconvenient, and occasion an interruption to business of a nature not to be easily appreciated or compensated. But as they admit of no substitution, they are to be regarded as appropriate debts to the community, which neither equity nor patriotism will allow to be cancelled."—

" When a Physician is called to give evidence, he should avoid as much as possible all obscure and technical terms, and the unnecessary display of medical erudition. He should also deliver what he advances in the purest and most delicate language consistent with the nature of the subject in question."

his practice. If he views those duties aright, he will conduct himself to all these individuals under all circumstances on Christian principles, with Christian temper, and with a scrupulous regard to the attentions which they may reasonably expect, and the privileges which they may justly claim, in consequence of their respective situations. He will contend with his rivals for public favour openly and equitably. He will never attempt to supplant them by ungenerous artifices; by secret obloquy; by publishing or by cunningly aggravating their mistakes; or by depreciating their estimation in the eyes of the world by ridicule of their persons, characters, or habits. He will not strive to keep exclusive possession of the district in which he is employed, by crushing young practitioners, who, on their outset in life, fix themselves within its limits. He will not be led by pride and jealousy to oppose the admission of other Physicians to a joint share with himself in the superintendence of hospitals and dispensaries: a line of conduct the more to be reprobated, as it not only precludes deserving men from obvious and fair sources of credit and improvement; but at the same time robs the charity of the benefit of their assistance, and

perhaps impairs its revenues by giving rise to animosities and dissensions among its supporters. Yet as he will be a better judge of the medical abilities of candidates for admission than most of the Governors of the charity, it is his duty, notwithstanding that he may incur the risk of misrepresentation, to let his opinion be known, if persons offer themselves of whose unfitness for the situation he is thoroughly convinced. He will not insultingly triumph over competitors to whom he finds himself preferred. He will not harbour sentiments of envy and hatred towards his fortunate antagonists, not even if they are called in by his own former patients. Nor will he feel animosity, or any portion of resentment, with respect to those individuals, on account of their having exercised their indisputable right of employing a new Physician, who in their estimation, and perhaps in reality, is entitled to the preference. He will be ready to meet in consultations, without being influenced by private dislike, by antecedent disputes, or by other personal motives whatever, any Physician for whose advice the sick man or his friends may be solicitous; and, while he carefully examines the grounds of his new coadjutor's opinion, will beware of

being obstinately fixed in his own. When summoned to take the charge of a case which has previously been in other hands, he will give to the persons already employed the credit fairly due to them : he will judge their proceedings with candour and impartiality, and abstain, not merely from deriding, but from needlessly censuring or exposing their defects. And if his exertions should finally prove more successful than theirs have been, he will remember that the method of treatment pursued by his predecessors may yet have been highly judicious, or at all events worthy of trial, at the time when it was adopted ; and that the ineffectual attempts which they made, and perhaps the errors into which they may have fallen, may be the very circumstances which have thrown a degree of light on the malady sufficient to enable him to cure it. He will study to preserve that amicable intercourse between his medical brethren and himself, which may lead to an habitual, free, and mutually beneficial communication of interesting facts, which may occur to them in the circle of their practice. He will refrain from every approach towards obtrusive interference with respect to a case already under the management of another.

And if extraordinary or peculiar circumstances should in any instance lead him to conclude, on mature deliberation, that some interference on his part is an act of indispensable duty, he will discharge that duty, in such a manner as to refute, if it be possible, the suspicions which he must expect to incur, of having been impelled by selfish considerations, or by other motives equally unwarrantable. He will assist his competitors, when absent or out of health, with promptitude and with evident disinterestedness; and will at all time be just in his representations of their merits. He will not attempt to bring forward ignorant or worthless Physicians, because they happen to be his relations or his countrymen; to have been educated at the same school with himself; to have been students at the same college; or to be recommended to him by his particular friends. He will not entertain absurd prejudices against any of his rivals, through an unfavourable opinion of the university from which they received their degrees. Nor will he scornfully exclude from all the privileges of fellowship intelligent medical practitioners, who have not been fortunate enough to re-

ceive a degree from any university, when they give proofs of actually possessing those attainments, of which an academical education is considered as the basis, and a degree regarded as presumptive evidence.

To possess the countenance and recommendation of an eminent Apothecary is frequently of no small service to a Physician, not merely at his outset in life, but even when he is established in practice. Hence mean and interested men have been known to resort to most unworthy methods of securing this assistance. “ It is a known fact (*n*) that, in many parts of Europe, Physicians who have the best parts and best education must yet depend for their success in life upon Apothecaries who have no pretensions either to the one or to the other ; and that this obligation is too often repaid by what every one who is concerned for the honour of medicine must reflect on with pain and indignation.” In this country, it may be presumed, examples of Physicians, who would contract that obligation on the terms of repaying it in the manner here indicated, or in any

(*n*) Gregory’s Lectures, p. 45.

similar way, are so rare (*o*), that it is unnecessary to dwell on the subject. It may be added, however, that a Physician who pushes into business ignorant and undeserving Surgeons and Apothecaries from motives of groundless partiality, or from the impulse of private friendship, without respect to personal merit, acts a part less culpable indeed in itself, but not less detrimental to the public, than if his conduct had originated in a secret understanding between himself and them, founded on views of base and fraudulent advantage. And on the other hand, to employ his influence with his patients to the prejudice of skilful and meritorious men, in consequence of rash and ungenerous surmises, would be a proceeding highly to be condemned: to employ it thus through a private grudge would be the extreme of baseness.

The nature of the medical profession generally introduces the Physician to such private and unreserved intercourse with the families which he attends, as is capable either of being grossly abused, or of being

(*o*) Yet it is said to have happened more than once in London, that an old established Apothecary has received half of a Physician's fees in return for his indiscriminate recommendation.

turned to purposes of great and general utility. If he divulges those personal weaknesses, or betrays those domestic secrets, which come to his knowledge in the course of his employment ; if he bears tales of slander from house to house ; if he foments quarrels and aggravates misunderstandings ; he is deserving of severer censure than words can convey. Whatever he witnesses humiliating and disgraceful in the habitation of one patient, he should wish to forget before he enters that of another. He ought to watch for opportunities, and embrace them, though with prudence yet with alacrity, of removing prejudices, and obviating differences between neighbours ; whether arising from private disputes, from religious bigotry, or from the violence of political opposition. He may thus be the happy instrument of allaying those mental irritations, which disturb social peace ; and confer, by his benevolent mediation, a more important service on the parties whom he leads to a renewal of cordiality, than if he had relieved them by his skill from an afflicting bodily disease. He may also contribute to diffuse just sentiments on a great variety of subjects, and to excite a taste for useful and liberal knowledge among

those with whom he is in habits of familiarity as a friend or as a Physician, by studying to render his conversation generally improving; by discreetly introducing topics adapted for calm and rational discussion; and by occasionally bringing forward, without parade or ostentation, facts in natural history and discoveries in science, sufficiently interesting to awaken the curiosity of his hearers, yet not so abstruse as to perplex their understandings.

Finally, let the Physician scrupulously continue to avoid, when he feels himself firmly established in practice, every reprehensible proceeding, either with respect to gaining employment, or conducting himself in it, which he conceived it right to shun when he first offered himself to the world; and with equal care persist in cultivating every good quality by which he was originally desirous of recommending himself. Let him consider himself through life as a learner; and instead of resting satisfied with a tolerable knowledge of the common routine of diseases and prescriptions, endeavour to accumulate every year a new fund of professional information. And let him not forget the wise advice of the poet,

“ Solve senescentem maturè sanus equum, ne
“ Peccet ad extremum.”

Let him resign his post in time to his successors; and not strive in the wane of his strength and faculties to retain the practice, which habit and old connections may perhaps cause to linger around him, long after the period when it ought to have been voluntarily declined by himself.

IV. It remains briefly to mention the pursuits and occupation, to which the leisure hours of the Physician may with peculiar propriety be devoted.

That general acquaintance with works of literature, unconnected with medical improvement, which is naturally expected in men of liberal educations and cultivated minds, is by no means to be neglected by him. But I allude at present to those studies which are more nearly allied to his profession. He will now be able to gratify to a considerable extent that passion for chemical, botanical, and mineralogical enquiries, that thirst for philosophical acquisitions, that eagerness to trace the properties of bodies and the laws of nature by a chain of scientific experiments, which prudence and more pressing duties may

have forbidden him to indulge in the earlier period of his life. If he always bears in mind that the value of knowledge is proportioned to its practical utility, he will consequently be solicitous to render all his attainments subservient to the happiness of others, as well as to his own. This leading desire of promoting the glory of God by contributing to the welfare of man will induce him to communicate to the public, through some proper channel selected according to the circumstances of the occasion, and with that perspicuous simplicity of style which befits didactic writing, every beneficial discovery at which he may have arrived, either in the course of his private studies or of his professional employment. He will not subject himself, by committing his thoughts to the press without sufficient previous enquiry, to the charge of purloining the discoveries of others ; nor of being vain of communicating that which is either unworthy of notice, or as yet but feebly and imperfectly developed, or hastily inferred from few and inadequate trials. In the recital of facts he will not neglect to state every thing fairly and fully, as well those things which seem to corroborate the conclusion which he deduces, as those

which appear indifferent, or militate against it ; nor will he artfully throw the latter circumstances into shadow, while he brings forward the former into the strongest light. If, in consequence of any thing which he has done, or of any thing which he has published, he should find himself driven into a controversy, let him conduct the literary warfare with becoming temper. Let him neither display nor feel bitterness towards his antagonist ; let him overlook and freely forgive any acrimony which may chance to be manifested towards himself. By supporting his own arguments, while he thinks them just without being dogmatical ; and by candidly giving them up when he finds them erroneous ; let him show that he is less anxious for victory than for the elucidation of truth.

The Medical Journals of eminence published in foreign countries, as well as those established in his own, will properly engage his attention. From the one and the other class of writings he will probably derive very important assistance in the discharge of his duty as a Physician. Particular caution, however, may be requisite in the practical application of the intelligence which he gains from the former source ; as remedies and modes of treatment which are crowned

with success in one country may prove by no means equally suited to patients who live in another climate, and in very different habits of life.

By taking an active part in promoting and superintending useful medical institutions, a Physician may render essential services to the community. To his zeal and industry may be owing the erection or the good management of hospitals, of dispensaries, of asylums for lunatics (*p*), and the establishment of societies for the relief of decayed members of the medical profession, their widows, and their orphans. His exertions, however, ought to be conducted with such prudence and candour, as to make it evident to every impartial observer that they are not prompted by vanity or interested views ; but result entirely from an earnest wish to relieve the distresses of the afflicted, and to promote the improvement of the science of medicine in all its branches. To the poor, as already has been intimated, his charitable aid should

(*p*) It is one of the offices of a Physician to visit, when required by the Magistrates of the district, private houses licensed for the reception of insane patients, and to report the state of them. In drawing up those reports, impartiality and plain dealing are indispensable duties.

be cheerfully extended, not only when they are brought before him by means of public institutions, or are recommended to his care in the course of his distant circuits; but whenever the vicinity of their residence to his own gives them a peculiar claim on his compassion, and enables him at a very small expenditure of time and trouble to confer many an important and durable benefit. The last-mentioned object will in most situations be attained with the utmost possible enlargement of the numbers of those who consult him, as well as with the greatest convenience to himself, by setting apart an appointed time in every week for giving gratuitous advice for the indigent. Perhaps, too, he may in some cases have it in his power, in conjunction with friends as liberal as himself, to carry the exercise of benevolence still farther, by supplying medicines to those who, from their extraordinary poverty or singular disorders, are entitled to more than usual pity, and who have not the opportunity of obtaining relief from dispensaries or hospitals. And in other cases, by recommending the distressed poor to the attention of the opulent in their neighbourhood, he may procure them necessaries and comforts which other-

wise they never would have possessed, and to which they may owe their recovery.

There are various other ways in which a Physician may contribute to the preservation and improvement of the public health. One of the most obvious and efficacious methods is studiously to avail himself of those opportunities, which his professional employment affords, of imparting useful information to Apothecaries. Throughout the whole kingdom Apothecaries are the Physicians of the lower classes of society in almost every complaint; and, except in the metropolis and some few other towns peculiarly circumstanced, execute the same office to the higher classes in all disorders not very alarming. It is therefore of the highest consequence that they should be thoroughly competent to perform the task which is assigned to them. And each Physician may continually add to the knowledge of those with whom he is conversant, not only by fully explaining to them his ideas respecting every case in which they are employed together; but likewise by suggesting and occasionally lending to them instructive books; and by apprising them of new modes of practice, and new discoveries as to medicines, of which, had it not been for his com-

munication, they might never have heard, and without the authority of his recommendation would never have ventured to make trial. A Physician may also save many lives by devising and rendering public salutary precautions, by which the health and constitutions of artisans who work in unwholesome manufactures may be preserved ; and by turning his attainments in chemistry and other branches of science to the invention of new processes, equal or superior in point of cheapness and utility to those at present in use, and free from all noxious influence on those who conduct them. The custom of burying in churches,—which, among other bad consequences, is frequently deemed an insuperable obstacle to the introduction of fires into those edifices, and thus occasions the air to be retained in so cold and damp a state as to deter many infirm people from attending divine worship in severe seasons, and to endanger the health of more,—might perhaps be restricted by the united efforts of medical men to those cases in which the use of leaden coffins, or of other means equally effectual, prevents the escape of contaminated vapour.

The opinion of a Physician of character

frequently determines the place and mode of study for young men destined for the medical profession. He who is consulted on these points ought to reflect how materially the advice which he gives may affect the advantages of the other party during life; and divesting himself of prejudices which he may have contracted in favour of the seminary where he was educated, (a seminary now perhaps much degenerated,) or for the course of study which he pursued there, (a course which experience may since have shown to be ill arranged and defective,) let him give an honest preference to that situation and that method of proceeding which he deems, under existing circumstances, the best calculated for the advantage of the student.

The charge of infidelity and contempt of religion has often been alleged against the medical profession. This imputation is strenuously repelled by Dr. Gregory. "Medicine," he observes (*q*), "of all professions should be the least suspected of leading to impiety. An intimate acquaintance with the works of nature elevates the mind to the most sublime conceptions of the Su-

(*q*) *Lectures*, p. 62.

“ preme Being ; and at the same time dilates
“ the heart with the most pleasing prospects
“ of Providence. The difficulties that must
“ necessarily attend all deep enquiries into a
“ subject so disproportionate to the human
“ faculties should not be expected to surprise
“ a Physician ; who in his daily practice is
“ involved in perplexity and darkness, even
“ in subjects exposed to the examination of
“ his senses.” This charge may have been
made on partial and insufficient grounds, but
the existence of it should excite the efforts of
every conscientious Physician to rescue him-
self from the general stigma. It should
stimulate him not to affect a sense of religion
which he does not entertain ; but openly to
avow that which he actually feels. And it
gives additional force to those reasons which
ought to impel the Physician, in common
with other men, to employ an adequate por-
tion of his leisure in studying the Holy Scrip-
tures, and making himself master of the
external and the internal evidences of Chris-
tianity. (r)

(r) The charge in question is not peculiar to Great Britain. A French Gentleman of much information said to me very lately, “ Je ne sais s'il en est de même des Me-
“ decins en Angleterre comme des Medecins de France.

If the charge be in some measure true, it is of importance to the Physician to ascertain the cause from which the fact has originated, that he may be the more on his guard against their influence. The following circumstances may not have been without their weight. They who are accustomed to deep researches into any branch of philosophical science, and find themselves able to explain to their own satisfaction almost every phænomenon, and to account, as they apprehend, for almost every effect, by the operation of such causes as in ordinary language are termed natural, are apt to acquire extravagant ideas of the sufficiency of human reason on all subjects ; and thus learning to doubt the necessity, become prejudiced against the belief, of Divine Revelation. In the next place, they who justly disclaim the empire of authority in medical theories, may carelessly proceed to regard religious doctrines as theories resting on no other foundation, and deserving of no better fate. Thirdly, it is to be observed, that men may be divided into two distinct classes,

“ La plûpart des Medecins de France n'ont point de
“ religion. Ils ne croient ni en l'immortalité de l'ame, n
“ en Dieu.”

with respect to the sort of testimony on which they receive truths of any kind. They who are chiefly addicted to investigations and reasonings founded on analogy, look primarily and with extreme partiality to that species of evidence; and if the thing asserted appears contrary to the common course of nature, more especially if it militates against any theory of their own (and such persons are much disposed to theorise), they are above measure reluctant to admit the reality of it; and withhold their assent until such a number of particular proofs, incapable of being resolved into fraud or misconception, is produced, as would have been far more than sufficient to convince (s) an unbiassed under-

(s) Thus, before the qualities of the magnet were known in this country, if a traveller had reported that he had seen a mineral endued with the property of attracting iron, and of giving it a permanent tendency to point towards the north pole, a person used to argue very much from analogy would probably have at once declared the assertion absurd and incredible; and laying very unreasonable stress on the total absence of any similar property in other minerals, would have remained unmoved by evidence which would justly have been satisfactory to a mind accustomed to estimate the credit due to particular facts chiefly by their own independent proofs.

Of the effect of the sort of prejudice under consideration no example can be produced so truly surprising, as

standing. Whereas other men, little used to analogical enquiries, look not around for such testimony either in support or in refutation of an extraordinary circumstance affirmed to them ; but readily give credit to the fact on its own distinct proofs, or from confidence in the veracity and discernment of the relator. It is evident that Physicians are to be ranked in the class first described, and are consequently liable to its prejudices. And it is equally evident that those prejudices will render all on whom they fasten particularly averse to recognise the truth of miracles ; and will probably prevent them from examining with impartiality the evidence of a religion founded on miracles, and perhaps from examining it at all. Fourthly ; to the preceding circumstances must be added the

Mr. Hume's celebrated, I had almost said childish, argument against the credibility of miracles ; an argument according to which the first account of an eclipse of the sun, of the appearance of a comet, of the eruption of a volcano, in short, of any phænomenon which had not antecedently been known to occur in the course of nature, ought necessarily to have been deemed unworthy of the slightest credit, however strongly attested ; and the averred facts to have been pronounced incapable of being proved by any testimony whatever.

neglect of Divine worship too customary among persons of the medical profession. This neglect seems to have contributed not only to excite and to strengthen the opinion of their scepticism and infidelity, but sometimes to produce scepticism and infidelity itself. For it is a natural progress, that he who habitually disregards the public duties of religion should soon omit those which are private ; should speedily begin to wish that Christianity may not be true ; should then proceed to doubt its truth ; and at length should disbelieve it.

It must be admitted that the Physician is precluded by the nature of his occupation from the regular performance of public religious duties. His time is not at his own disposal ; he is liable every moment to calls which will not admit of denial or delay ; and he knows from unquestionable authority that “mercy is better than sacrifice.” But there is great danger, even if his faith remain unshaken, that the impossibility at one time of attending at church, and at another the uncertainty whether, if he goes thither, he should be permitted to continue there unto the conclusion of the service, may lead him unawares into a habit of absenting himself alto-

gether from public worship. At any rate, it is in his power, and it is manifestly his duty, to embrace all opportunities which find him disengaged ; and so to contrive the arrangement of his visits on Sundays, if the situation of his patients will permit, as to leave himself sufficient space in the former or in the latter part of the day to unite with his fellow Christians in prayers and praises to his Maker. And let him not be deterred by an apprehension, which, if it were not sometimes avowed, would not have seemed worthy of being noticed, that he may probably be supposed to have come to church with the hope, or with the premeditated design, of being summoned away in the face of the congregation, and of thus augmenting the idea of his business and importance. His general character and conduct must be already despicable, if they will not exempt him, in proportion as they are known, from the suspicion of such dissimulation.

Finally, let not the Physician hesitate, through a servile or avaricious fear of offending some of his patients, and losing their future employment, to take an active and steady but temperate part in any local or public business which may arise, when his

conscience tells him that he ought to stand forward. The members of every profession have their trials, and are called upon at times to make their peculiar sacrifices. And he who shrinks back when put to the proof, may advance perhaps some of his petty interests of the moment ; but he advances them at the expence of Christian duty.

CHAP. XIII.

ON THE DUTIES OF PERSONS ENGAGED IN
TRADE AND BUSINESS.

THE persons to whom this chapter is intended principally to refer are, bankers, merchants, factors or agents, and manufacturers.

The method which will be pursued is the following : — Those general principles of moral obligation which may obviously be applied to men engaged in any of the above-mentioned employments, will be stated and enforced in the first place. And in a subsequent consideration of each of those four employments in its turn, the bearing of some of these principles on the conduct of men occupied in it will be illustrated ; and such particular observations will be introduced as, in consequence of their referring to circumstances chiefly or exclusively pertaining to one of the professions, could not be distinctly advanced in the preliminary remarks.

The leading purposes which trade and commerce, and consequently every business and profession which exists by being subsidiary to them, appear destined by the will of Providence to answer, are, to promote the cultivation of the earth ; to call forth into use its hidden treasures ; to excite and sharpen the inventive industry of man ; to unite the whole human race in bonds of fraternal connection ; to augment their comforts and alleviate their wants by an interchange of commodities superfluous to the original possessors ; to open a way for the progress of civilization, for the diffusion of learning, for the extension of science, for the reception of Christianity ; and thus to forward that ultimate end to which all the designs and dispensations of God, like rays converging to a central point, seem evidently directed, — the increase of the sum of general happiness.

Nations and individuals, in planning or in executing commercial undertakings, rarely enlarge their views beyond the sphere of their own immediate advantage. The usual object, even of good governments, in encouraging trade, is merely to replenish the public coffers, to strengthen the national marine, and thus to render the state formi-

dable to rival powers. The aim of the individual in pushing his traffic is commonly limited to the acquisition of subsistence, wealth, and eminence, for himself and his family. Yet while the government is attending solely to national interest, and the individual to private emolument, they will in most cases manifestly promote, however unintentionally, the Divine plan of universal good. But when a legislature sanctions, and a subject practises, a branch of trade which, though not unjust and immoral in itself, has an obvious tendency to diminish human happiness, — each being bound not only to observe the strict principles of justice, but likewise to evince their regard to the dictates of benevolence by adverting to the probable effects of their conduct, — they act in opposition to the will of God, and are in consequence highly criminal. Such, it is possible, may be the case, even where the traffic is chargeable with no violation of probity and fair dealing ; as the working of some of the unwholesome mines in the Spanish provinces in America, and perhaps the carrying on of some domestic manufactures in a manner incidentally but deeply pernicious to the health

and morals of the persons employed in them. But it commonly happens that a trade adverse in its nature to the good of mankind involves likewise the positive guilt of fraud and rapine. And for the evils resulting from its known tendency, as well as for those positive crimes, all who encourage its continuance, while they are conscious of its guilt, become in a greater or a less degree responsible. The government which shall allow its subjects to continue the slave trade, now that its nature and effects are thoroughly understood ; the merchant who shall fit out the ship ; the captain who shall command it ; the manufacturer who shall furnish it with manacles and fetters ; — will have to answer, each according to the just scale of Divine retribution, not merely for the blood spilled and the iniquities committed on the coast of Africa ; but for the general misery, the blindness, and the barbarism created and upheld by a traffic repugnant to the fundamental principles of justice, and bidding defiance both to the spirit and the precepts of Christianity. (a)

(a) The late discussion respecting the abolition of the slave trade have apprized the public of the baneful effects

Enlarged and liberal principles of commerce are those which promise to a state, in

which have been produced on the happiness and character of the inhabitants of Africa by the intercourse which we have hitherto carried on with them. There is equal reason to conclude from several publications, especially from a recent work by Mr. Long, entitled "Voyages and Travels of an Indian Interpreter and Trader," that our traffic with the natives of North America has both thinned their numbers and grievously depraved their morals, by instructing them in European vices, and particularly by inspiring them with an immoderate passion for rum. With this pernicious liquor our traders, I believe, first rendered them acquainted; and on every occasion they now take advantage of the passion of the Indians for it, furnishing them with it in abundance, either as an article of barter for their peltry, or more frequently as a bribe to gain their custom; regardless not only of the distant consequences, but of the immediate phrenzy and bloodshed which it produces. Of the latter effects I shall briefly state some instances from Mr. Long, taking them in the order in which they occur in this work. "The Indians *generally* do mischief when they are intoxicated.—On this occasion, "with the rum we gave them they continued in a state of inebriety three days and nights; during which *frolic* they "killed four of their own party," P. 49.—"A skirmish happened among the Indians, in which three men were killed "and two wounded, after a dreadful scene of riot and confusion occasioned by the baneful effects of rum." P. 50.—"The rum being taken from my house was carried to their wigwam, and they began to drink. The *frolic* lasted four days and nights; and notwithstanding all our "precaution (in securing their guns, knives, and toma-

proportion as they are observed in its intercourse with others, the greatest national ad-

“ hawks,) two boys were killed and six men wounded by three Indian women ; one of their chiefs also was murdered. On the fifth day they were all sober, and expressed great sorrow for their conduct, lamenting bitterly the loss of their friends.” P. 56. — “ I found the savages both men and women completely drunk” (with rum given to them by Mr. Shaw, a trader) : “ the whole formed the most dreadful scene of confusion I had ever beheld ; there was also an old Indian and his mother lying dead upon the snow.” P. 64. — “ Another band brought dried meats, &c. &c. which I purchased, giving them rum, as usual ; with which they got intoxicated. In this frolic one woman was killed, and a boy terribly burnt.” P. 85. — “ I traded for their skins and furs, and gave them some rum, with which they had a frolic, which lasted for three days and nights : on this occasion five men were killed, and one woman dreadfully burnt.” P. 104. — “ I gave them two kegs of rum, &c. for their peltry. They then began to frolic, which continued three days and nights ; the only accident which happened was to a little child, whose back was broken by its mother.” P. 111.

Mr. Long repeatedly notices the success which attended the efforts of the French, while in possession of Canada, to convert several tribes of Indians to Christianity. I should have rejoiced to find him bestowing similar commendations on the English. But he says, p. 31., “ With regard to those Indians who have been accustomed to the society of English traders, and even preachers, sorry am I to observe it, their sentiments, manners, and practices, are very different. The alteration is manifestly for the worse : they have become more degenerate ; and have added to the turbulence of passions unsubdued by reason

vantages ; and hold out a prospect no less flattering, of accelerating the improvement and augmenting the happiness of the whole earth. It is not, however, my province to discuss them. They properly fall under the investigation of writers on subjects of political economy. And they have been investigated by Dr. Adam Smith, in his celebrated work *On the Causes of the Wealth of Nations*, with a force and acuteness of reasoning, and stated with a perspicuity of arrangement,

“ the vices of lying and swearing, which unfortunately “ they have learned from us.” The conclusion of the same chapter contains a speech of an Indian chief to a British governor in the reign of Queen Anne, highly disgraceful, if founded on facts, to the preachers of that time ; but I trust that the charge was even then overstrained. I add with pleasure, that the reports of the London Society for Propagating the Gospel give just ground to believe that the labours of their missionaries have in many instances been successful among the Indians, especially among the Mohawks.

I cannot close this long note without expressing my hope that Great Britain will speedily discern it to be her indispensable duty to make her commercial intercourse with Indostan, and her immense territorial possessions in that country, the means of attempting, on a much larger scale than has hitherto been tried, to introduce the Christian religion among the Hindoos.

which have ensured to most of his conclusions (for some of them seem at any rate to require considerable limitations) the approbation of persons the most conversant with the topics of which he treats. To that work we may equally refer the member of the legislature on the one hand, and on the other the banker, the merchant, the agent, and the manufacturer: the former, that he may learn of what nature are the laws respecting foreign and domestic commerce which it behoves him to promote; the latter, that they may know of what description alone those privileges are which they can be justified in soliciting from Parliament, as not being injurious either to their fellow-subjects or to the general interests of mankind; that they may be aware of those vulgar prejudices and false points of honour, which are implicitly received by numbers as vital principles of commerce; and may be satisfied that they may proceed with a quiet conscience on opposite maxims, however discreditable in the eyes of many of their brethren.

From the observations which have been already made respecting the duty of individuals on the subject of commerce, the following general rules may be deduced. First,

that no man stands authorised in the sight of his Maker to commence, or to continue, any species of traffic or business, which is either in itself unjust and immoral, or which in any way tends on the whole to impair the happiness of the human race. And, secondly, that every trader is bound, in following his occupation, to extend his views beyond his own emolument and advantage ; and not only to pursue it according to the strict rules of integrity, but also to conduct it on such principles, and to direct it, so far as may be possible, to such objects, as to advance the comforts, the prosperity, the intellectual, moral, and religious improvement of his dependents, of his neighbours, of his countrymen, and, if his line of life enables him, of foreign nations, even in the remotest corners of the globe.

He who is engaged in any kind of trade or business has usually to contend with a multitude of competitors. Let his competition be open, fair, and amicable ; not tricking, ungenerous, and malevolent. Let it be displayed, not in depreciating the skill, or in vilifying the character, of a rival ; but in laudable efforts to gain an honest pre-eminence by superior attention, knowledge, dili-

gence, and activity ; by applying greater industry and exercising greater discernment in choosing situations, in the purchase of raw materials or of manufactures, in making improvements, in conjecturing the probable consumption, in calculating risks, in taking fit precautions against accidents and bad debts, in meeting the wishes and suiting the convenience of customers and employers ; in short, in every upright and becoming way, which may enable one man to transact business, or to sell commodities, on more moderate and acceptable terms than another.

In the course of this competition, the most satisfactory method by which a person may try the propriety of his conduct towards his brother-traders in any particular instance, is by referring to that fundamental rule of Christian morality, which directs him to act towards another as he would think it reasonable for that person, under similar circumstances, to act towards himself. This is indeed a rule of universal application to every pecuniary and mercantile transaction. Let the borrower and the lender, the purchaser and the seller, the agent and the principal, the banker and the person who deposits money in his hands, respectively

conceive themselves to have changed places. Let each ask himself what proceedings he should deem, in his new situation, equitable and kind on the part of the other ; and he will rarely be mistaken in determining what equity and kindness require from himself.

The profits of trade and business are to be considered as a fair compensation for the labour, industry, and skill exerted, and for the use and risk of the capital employed. Of these particulars the general experience of the trading world may be expected to form a truer estimate than the solitary judgment of an individual. And on this principle the market-price at which an article is sold, and the customary terms on which a branch of business is transacted, may commonly be presumed to be fair and reasonable, and proper to be adopted, at least by the young beginner, who may easily be misled in his calculations, by not having yet experienced the various hazards and losses which will be discovered in winding up commercial dealings ; unless it is known that this market-price, and these customary terms, are kept up by combinations and other unwarrantable practices, or that some alteration, by which the article is cheapened, has taken place.

Except in cases of this nature, a young trader who lowers the current prices may be suspected of too great eagerness for custom. Yet an intelligent and conscientious trader, aware of the temptations to which he and his brethren are exposed, of exacting exorbitant gain from the public, will scrupulously investigate the nature of his business, and will strive to conduct his dealings on the lowest terms which, if permanently adopted, would afford him a sufficient, but not an immoderate profit; instead of implicitly following the ~~rates~~ and prices taken by others in the same line with himself. The terms, it is said, ought to be the lowest which can be *permanently* afforded. This expression is used, both as conveying a direction which seems to be just; and for the purpose of stigmatising the conduct of those adventurers, who endeavour to draw customers to their banking-house, or their shop, by dazzling them with flattering terms and accommodations which are not meant to be continued; or who transact some part of their business, or dispose of some particular article, at a loosing price, as a lure to the unwary; while they more than repay themselves by unsus-

pected and exorbitant profits on (b) other branches of their trade. It commonly happens to persons of this description, that the bubble breaks on which they relied ; and that numbers, more honest than themselves, are involved in their fall. Even if they prosper for a time, they are usually detected at last ; and whether successful or not, they ought to be exposed to a merited stigma, as convicted of tricking and underhand proceedings, and as bringing a general suspicion on the character of traders. It must, however, be admitted, that in some trades custom seems to have established a losing, or nearly losing price on certain articles, which is compensated by as customary (c) a high profit

(b) Frauds of the latter kind are frequently practised by retail shopkeepers. Thus sugar is sometimes sold at an underrate, merely to gain custom for tea, which is sold far more than proportionally too dear ; or great bargains are allowed in ribbands and gauzes, with a view to allure purchasers for silks and laces at an exorbitant price. In such cases it is often contrived that the cheap article shall be one of trifling worth, and one the value of which is well known ; while the dear article is of an opposite description. When the bait has taken, the price of the cheaper commodity is commonly raised, or one of inferior worth is substituted in its place. Shops of this sort are usually called *cheap shops*.

(c) Thus in the African trade there are what are called

on others necessarily sold at the same shop. In these cases, though the mode of proceeding in question is very undesirable, on account of the temptations with which it is accompanied, the trader may find it nearly impossible entirely to avoid it. But let him beware that his gains be not on the whole excessive. It should be remembered, that the temptations relating to the price of articles, and to the terms of doing business, vary in different periods of a trader's life. He who at his outset in the world is disposed to reduce the current rates, with the view of supplanting established traders, is in danger, when he has drawn business into his own hands, of erring on the contrary side. Young traders may require to be guarded against lowering prices ; established traders against upholding them ; and each class against vilifying and censuring the other.

The natural tendency of moderate profits is to render all articles more easily attainable, both at home and abroad, to all classes of so-

cheap bars and dear bars ; that is to say, there is an established method of computing by bars, which in some articles answers well to the trader, and ill in others.

ciety ; and among the rest to the poor, whose benefit ought to be studied in the first place, as in every community they form the great mass of the people. This effect the competition of trade would uniformly produce, if it were left to take a free course. But a contrary system is too often pursued by means of (*d*) monopolies and combinations. The

(*d*) The most pernicious of all monopolies are those in the hands of the government of any country; and all trade in such hands soon degenerates into a monopoly. The sovereign, when he becomes a trader, though for evident reasons he carries on business in many respects to great disadvantage, is yet able to crush the private adventurer, and drive him from the market; while at the same time he commonly forces the industry of his subjects into an unnatural channel. The consequences are the decline of commerce, the increase of smugglers, and the depopulation of the kingdom. The first at least of these effects, I believe, was manifestly produced in Russia, by the commercial speculations of the Empress Catherine II. And the facts stated by Mr. Townsend, a late traveller through Spain, in various parts of his work, prove in how great a degree all of them have been, and still are, experienced in that kingdom. The Spanish monarch, indeed, is far from confining his traffic to a single article, or to a single place. He has two manufactures of broad cloth; one of china; one of cards; one of glass; one of paper; one of pottery; many of saltpetre; one of stockings; one of swords; one of tapestry, and one of tissue. He has the monopoly of brandy, cards, gunpowder, lead, quicksilver, sealing-wax, salts, sulphur, and tobacco. (Townsend's

constant tendency of monopolies is to raise the rate of transacting business, and the price of commodities to an unnatural height. The tendency of combinations is the same; for though on incidental occasions there may be a confederation of purchasers against a seller, yet even then the usual purport and consequence of the combination is to gain profit at the expence of a particular individual, not to reduce the general value of the article. It is a providential circumstance that all these schemes, which are repugnant to the just principles of commerce, though they may sometimes promote a private and temporary interest at the expence of public good, frequently terminate to the detriment of the projectors. The monopolist has not seldom been brought to ruin by the sudden disuse of the article which he has brought up, or by the discovery of some fresh source from which it may be procured, or of some substitute which maybe employed in its place. The asso-

Journey through Spain, 2d edit. vol. ii. p. 240.) It appears from the same author, that several of these undertakings are as prejudicial to the royal adventurer, as they are to his subjects.

ciates in a combination have also found that they have over-reached themselves ; that their project has failed ; and that they have lost the substantial and creditable profit, which they would have obtained, had they been contented not to grasp at extravagant and unjust advantages. Add to this statement, that they are liable to be opposed and thwarted by counter-combinations ; and that if any individual, with an adequate capital, should stand forward to resist them, he is almost certain to carry away the public favour, and triumph in reputation and emolument ; while they are disappointed of their expected gains, and marked with indelible disgrace. Besides, fraudulent men are rarely true each to the other. Each suspects the artifices of his neighbour, and hastens to be beforehand with him. In fact, it generally proves, though the circumstance may not be publicly known, that the terms of the engagement are privately broken by some of the associates. Or the effects of the contract are done away by entering into a competition in practices, perhaps in bad practices, which it has not forbidden. A number of proprietors of lime-works, for instance, enter into a mutual agreement not to sell their lime under a certain price. But their rivalship remains the same.

A contention instantly takes place, diminishing the profits of their league, though beneficial to the public; a contention who shall burn his lime the best, who shall make the shortest and easiest roads to his kiln, who shall afford the greatest accommodations to his customers; and, ere long, each of them is occupied in the less commendable employment of traversing the country far and wide for the purpose of traducing his confederates and recommending himself, at a sacrifice, perhaps, of expence and time by no means compensated by the advantages which he derives from having acceded to the combination. The secrecy with which combinations are almost necessarily formed and conducted obviously tends to lead all who are concerned in them into deceit and duplicity, and is therefore a circumstance sufficient of itself to alarm a conscientious and ingenuous mind. In truth, they naturally commence and terminate in fraud. On these accounts, as well as from their effect in obstructing the primary ends of commerce, and rendering all articles to which they are extended scarce and dear, it is the duty of a person engaged in trade to refuse all connection with the confederacies under consideration. In general, too, it is his interest, if he

be a man of skill, industry, and merit. For, while ignorance and slothfulness place a false dependence on artificial and iniquitous manœuvres, the opposite qualifications, if directed in an honest course, seldom fail to be crowned with success.

Combinations are usually vindicated by the persons concerned in them, on the plea of general convenience, or of self-defence. Many evils, it is alleged, arise to the public from the frauds and the uncertainty of price produced by the competition of traders. The Legislature has frequently found itself constrained to remedy them by its interposition; as by limiting, in various instances, the fare of hackney-coaches, boat-hire, and the price of bread. And the advantages which result from the rates of wharfage, warehouse-rent, and the hire of post-horses, being fixed by the voluntary agreement of individuals, are universally acknowledged. Why, it is asked, may not similar agreements as to the price of other articles be of equally general benefit, if the prescribed terms are moderate? In reply it may be in the first place observed (*d*), that

(*d*) With respect to bread, I apprehend that the law, when it interposes, only says that it shall not be sold *dearer* than the settled price; and that traders who through com-

the part of the argument which rests on the moderation of the terms must be totally laid aside. For, when the combination is once established, it is extremely easy then to raise the terms. In the next place, we need not hesitate to admit, that, in some few particular cases, agreements for the purpose of regulating prices may be useful; namely, when the article in question is in abundance, and cannot be monopolised or rendered scarce; and when the regulation will confessedly prevent frauds, material loss of time, or rude squabbles with the lower classes of the community. And in such cases those agreements are justifiable, as long as public good, and not the private interest of the parties who form them, is their main object and effect. But nothing is more palpably fallacious than, from some trifling evils occasionally flowing from unrestrained competition, to argue against competition

petition may choose to sell it cheaper, or in other words to make it heavier for the money, are at liberty to do so. A similar observation may be applicable in other cases in which prices are regulated by law. In all such cases the principle on which the Legislature interposes is precisely the reverse of the principle of combinations, which always forbid the article to be sold cheaper than the appointed rate.

itself; on which commercial enterprise, the plenty and cheapness of articles, the improvement of manufactures, and the civil usage of customers, radically depend. The second plea for combinations is self-defence; as when sellers combine, and buyers follow their example, in order to oppose them. To this plea it is a sufficient answer that counter-combinations are illegal, and therefore immoral. Besides, they are productive of many of the general bad effects of other combinations.

The reduction of existing prices to a lower rate, when such a rate, if permanently adopted, will still afford an equitable and ample profit, is sometimes opposed, not only by the prejudiced and the selfish, but by men of upright principles and liberal views. The former endeavour to give some colour to their objections, by pleading for the continuance of the high profits, on the ground of public good. They state, that great gains afford a general encouragement to the extension of trade, a benefit of the utmost value to a commercial state; that, however large they may be, they are liberally expended and usefully employed by the possessor; and that, being thus returned into circulation, they excite and reward industry, and furnish occupation

and subsistence to all the inferior classes of society. But they forget that whatever might be subtracted from their profits by a reduction of prices, would be so much saved to the consumers; that the mass of consumers, comprehending all the lower ranks of the people, is not only much more numerous, but is likewise in circumstances far more distressed, all things considered, than the body of traders; and that as money is certainly not more likely to be hoarded up by the poor than by the rich, whatever the consumers gain will be expended and employed in exciting and rewarding industry, and that of the most useful kind, and in extending consumption, and consequently trade, at least as efficaciously as it would have been by the opulent trader. The arguments alleged by the other class of objectors, men of upright and benevolent intentions, though they do not establish the identical conclusion which they are designed to support, do credit to the motives of those who urge them, and are not without their weight. It is said, that although the trader who deals on a very extensive scale might still gain an ample recompense, if he were to make even a considerable abatement in his terms, yet it would be wrong for him to

make it; because smaller dealers in the same article, when obliged, as they soon would be, to lower their prices to the same standard, would not be able, in their contracted sphere of business, to acquire a subsistence for themselves and their families. This reasoning, though inaccurate as far as it assumes that the small dealer must sell his wares at the price adopted by the great trader (*c*), forcibly points out the distressing consequences which might follow from large reductions suddenly made. But it does not prove the impropriety of making even large reductions gradually.

(*c*) Were the great dealers in any article to reduce their prices, it would not follow that small dealers would be either bound or necessitated to sell it exactly on the same terms. They would only be required to make a proportionate reduction in their prices; which would still leave them higher, as at present, than those of the great dealers. A shopkeeper in a country village may reasonably sell his commodities on terms somewhat higher than those required by the London merchant, or the great manufacturer: for otherwise the profits of his little capital would not support him; and his customers, who cannot resort to a distant market without incurring expence and loss of time, find themselves repaid in convenience for the loss which they suffer by the increase of price. Similar reasoning might be applied to the case of some country banks.

Were this mode adopted, no immediate or material inconvenience would be felt by any individual; and in the course of years the number of small dealers would be diminished, partly by some of them turning their little capitals into other branches of trade, but principally by the circumstance of fewer entering from time to time into that particular line, until it had at length subsided to that proportion which would be able to procure^{*} a comfortable livelihood on the reduced rate of profit. And farther, it must not be forgotten, that if this principle of reasonable reduction were pursued as far as it might be in different trades; an event towards which no steps can be taken unless great dealers begin to set the example; those small dealers, who might experience a diminution of their incomes by selling their own commodities at a reduced price; would be benefited in return, by being able to lay in their stock for trade, and to purchase, in the capacity of consumers, other articles from their neighbours, on lower terms. We may observe, in quitting this subject, that whoever is convinced, on conscientious reflection, of the propriety of reducing the terms and prices of his own business, ought not to be deterred from carrying the plan into exec-

cution, by the public clamour, or the private solicitations, of his avaricious or mistaken brethren.

Among the moral virtues specially to be cultivated by persons occupied in business or commerce, probity stands foremost. It may appear superfluous to admonish the trader to practise common honesty ; but perhaps it is less so than it may seem. This remark is not intended to convey illiberal and unmerited reflections on the character of particular descriptions of men ; nor to intimate that a considerable number of traders would knowingly be guilty, if opportunity should offer, of gross cheating. Individuals there are, in the trading world, so destitute of moral principle as to pursue gain by every possible method ; men who plunder their neighbour and defraud the revenue, regardless of the laws of God, and of those of their country. But men that act thus, are not to be reclaimed by a short and transitory warning. My chief design is to put the man of business on his guard against being drawn almost imperceptibly into practices, which, though they may be rendered familiar to the mind by habit, and may carry on their face no striking cha-

racteristics of criminality, yet will be found, on examination, to partake of deceit, and to merit the appellation of petty frauds. The temptations to such practices vary as well as the practices themselves, in each different employment: but they occur more or less, and are too frequently indulged, in all. Some instances of them will be given hereafter; but in this place it is necessary to mention one of the principal grounds on which they are defended. This is what is called the custom of trade. In all matters which in their own nature are indifferent, the custom of trade may be a proper guide; and in many cases which will occur, it is the only possible guide: but innumerable evils result from adopting it as the general rule of commercial morality. Under its deluding influence the (*f*) trader blindly proceeds in the beaten path, rarely exercising his judgment, except in the most glaring cases, in the discrimination of right and wrong; or surrendering up his scruples to its authority,

(*f*) To avoid the tedious and repeated enumeration of bankers, merchants, agents, and manufacturers, I use, though perhaps with rather uncommon latitude, the term trader, in this place and in others, to comprehend them all.

and acquiescing in practices which he discerns to be fraudulent, merely because they appear sanctioned by the conduct of his neighbours. But he who is solicitous “to “ preserve a conscience void of offence” will not put his conscience in commission. He will examine every thing for himself. He will entertain strong and jealous suspicions, that in the complicated dealings of trade, where selfishness meets with continual opportunities of gratifying itself, common usage will have established many proceedings which it will be his duty to decline and to counteract. He will be ever on the watch against being betrayed into guilt by the snares of custom. He will not be deterred, either by false shame, by mistaken ideas of honour, by the certainty of present loss, or by the apprehension of offending his partners, though they should be older and richer than himself, and though his own prospects should greatly depend on the continuance of the connection, from discharging his private duty, and setting an upright and encouraging example to others, by abandoning every practice, however generally prevalent, which he believes to be tinctured with deceit.. Much less will he ever be induced to break or to evade the

laws of his country, either by the plea of custom, or by the necessity, as he will hear it termed, of trade. (g) Nor will he be misled by the temptation, though it should assume, as it sometimes will, a more delusive shape. If he perceives, or imagines that he perceives, in an existing statute some enactment absurd, inexpedient, and injurious to commerce ; and is almost disposed to conclude that he shall

(g) While French cambrics were subjected to a duty amounting to a legal prohibition, almost every linen-draper in London, perhaps every one, sold them ; and all of them pleaded custom on the one hand and necessity on the other. The necessity was the necessity of pleasing their customers, who scarcely knew that the cambrics were French and illegal. Each shopkeeper was afraid that, if he could not furnish his customer with a frill to his shirt, both frill and shirt would be bought at a neighbouring shop, where no scruples would be found. The law was very objectionable, and is now repealed. But while it existed, the introduction of cambrics to sale was the most palpable smuggling. The linen-draper was not the actual smuggler. Certain persons, with whom he was in habits of private intercourse, performed that part of the business for him ; and relieved his reputation, and no doubt his conscience, which might have been hurt, had he smuggled for himself. As it was unlawful to keep a quantity of those goods, a store of them was deposited in some neighbouring house, from which small supplies were fetched as they were wanted. A striking instance this how general smuggling may become, when custom and interest prompt it, and character is not impaired by it !

act a meritorious part in disregarding an injunction prejudicial to the public: let him remember that the Legislature, and not himself, is the judge appointed by the Constitution to decide on commercial expediency and the national welfare; and that if he claims the rights of a British subject, he must conform to the restrictions of British laws.

Conscious of the improper bias to which his judgment will be liable, if he has to form his general principles concerning the duties of his employment, or his opinions respecting particular customs of trade, at the moment when he is assailed by temptations and called upon to act; he will revolve these subjects in his mind betimes, and provide beforehand against the hour of trial. He will prepare himself to bear the brunt of the attacks, which he may expect from those among his brother-traders, whose ideas of right and wrong are less strict than his own. Hackneyed in the artifices of their craft; fearful of being exposed to public odium, and to the risk of a diminution of emolument; stung by the scrupulousness which they will term his affectation of superior purity; and enraged at his refusal to join in their dishonest combinations; they will use every art

in public and in private to undermine his resolution, and to discountenance his tenets. Nor must he be surprised if some of his prudent friends, anxious for his success in the world, should kindly take the trouble of counselling his inexperienced youth. They will tell him that trade cannot exist, if people are to be so unreasonably conscientious ; they will point out the folly of resolving to engage with his competitors, and with the world, on such unequal terms ; they will exhort him to follow the example of older men, who, no doubt, understand the proper ways of doing business better than himself ; and not to be cheated of solid and substantial profit by visionary dreams of impracticable morality. But let him not be alarmed ; or, if alarmed, let him not be deterred. Let him remember on what authority it is said, “Thou shalt not follow a multitude to do evil.” (h) Honesty, he may be tolerably satisfied, is the best policy as to this life ; he cannot doubt whether it is so as to the next. Honesty implies a determined purpose equally to resist temptations, whether small or great, whether leading to practices condemned or

(h) Exodus, xxiii. 2.

sanctioned by the multitude. Applied to trade, it necessarily includes some sacrifices of possible gain. Nay, it requires every branch of business to be abandoned, which cannot be carried on to advantage without the practice of fraud. The trader, to whom it has never yet happened to relinquish any gain for the sake of a good conscience, may suspect that he has no conscience. The origin of almost all the unjustifiable proceedings in trade is a spirit of covetousness. He alone may hope that he is free from that spirit, who pursues his business, not with a mind thirsting for superiority, nor with the mere view of accumulating wealth, but principally with the design of fulfilling duties and doing good. And he who forbears to take unlawful or questionable gains, renders, even in that respect, more service to the world by his example, than he could have rendered by the application of such gains to purposes seemingly the most charitable and beneficial.

That pecuniary sacrifices may be made with ease whenever probity requires them, all personal and domestic expences should be adjusted, especially at a trader's outset in business, on a plan of regular frugality. As

the ordinary profits of trade do not exceed eight or ten per cent., the young trader who sets out with spending at a higher rate cannot be said to act an honest part. And he seldom acts with prudence in spending at first more than half the sum. In the case of the commission-business, and in trades which are carried on rather by the labour and ingenuity of the manager than by the capital which he possesses, somewhat more latitude may be allowed. Frugality is recommended, not as implying parsimonious meanness, not as checking the suggestions of charity ; but as opposed to gaudy splendour, to luxuriousness, to extravagance ; and as a guard against vicious indulgences and habits. If it be a virtue peculiarly incumbent on one man above another, it is on him, who risks in his daily employment, as all traders may be said to do in a greater or a less degree, the credit and property of others. And if there be any person under more than usual temptations to neglect it, surely it is he whose occupation continually supplies him with ready money ; the want of which frequently contributes to restrain other men from becoming prodigal. On this virtue, then, let the trader rely for eminence and wealth ; to

this let him look as the spring destined to feed those future streams of bounty and benevolence in which the redundant profits of trade are best expended, diffusing comfort to the wretched, and manifesting the gratitude of him who bids them flow to the Supreme Giver of all prosperity. To “ labour with “ his hands that he may have to give to him “ that needeth (*i*),” is a precept addressed by the Apostle primarily to a particular description of men ; but it is a precept equally adapted to all men engaged in profitable labour. Let the man of business neither neglect the inducement to labour which it suggests to him, nor the application which it enjoins of a liberal portion of the fruits which that labour produces. It is a laudable and wise method for a trader, and for every man who follows a lucrative profession, to establish in his mind a principle of allotting annually a settled proportion of his profits to charitable purposes ; that is to say, after assigning a fixed and moderate sum for his necessary expences, and a moderate additional sum as the family for which he is to provide and other circumstances may require,

for accumulation, to devote a large proportion of the remaining excess of profit to unostentatious charity. The sum for accumulation might also be lightly taxed. The fund thus being raised, there will be no difficulty in applying it.

A strict and active principle of probity will also teach the trader to be scrupulously observant even of his verbal engagements in all pecuniary and mercantile transactions ; and carefully to guard against exciting expectations of any kind, which there is not a fair prospect of his being able to satisfy. It will render him faithful and attentive in the concerns of other men committed to his care, or depending on his conduct. It will deter him from embarking in adventurous enterprises of traffic, in which the risk is not compensated by a reasonable prospect of extraordinary advantages. And even if there should be sufficient grounds to expect returns unusually profitable, it will restrain him from involving too large a share of his capital in the undertaking. He will remember that the fairest hopes may be blasted ; and will think of the calamities of those who might be ruined by his misfortunes. He will also fix in his mind this very serious

consideration,—that by imprudence and consequent distress, numbers who once felt confident in their own integrity have been betrayed into deceit and dishonesty.

To secure himself as far as may be possible both from the risk and from the suspicion of practising duplicity, he will be anxious to lay open, in such a measure as prudence will permit, the principles on which he acts in his profession. He will derive heartfelt satisfaction from reflecting that he has fairly acquainted his employers with the rules which he has prescribed for his own conduct ; and that he has thus in some degree contributed to preclude himself from all deviation from them by having rendered it more difficult, and more shameful. Nor will he forget that it is wiser manfully to communicate at once, that which may hereafter be made public even against his consent. His own bankruptcy, the failure of others with whom he has concerns, unforeseen law-suits, dissolutions of partnerships, unsettled accounts transacted with executors, and other unexpected events, may disclose his proceedings to the world. These considerations, while, in the place of better motives, they may deter the **fraudulent** trader from persisting

in his crafiness, may also justly incite the man of integrity to shun every unnecessary concealment ; lest he should be suspected of being unwilling to draw aside the veil, from a consciousness that something disgraceful would be found behind it.

In various other instances the same attention to upright and ingenuous dealing will display itself. He will not give undue preference to particular customers ; he will not impose on the ignorant, nor surprise the unwary, nor take advantage of the necessitous. He will not assert certain specific terms to be the lowest on which he can transact business, or conclude a bargain, at the time when he means, if pressed closely, to accept lower ; nor ask higher than he intends to take, for the purpose of making a merit of giving way. He will be solicitous to name at the first his lowest price ; and not to expose himself by making large abatements, or by fluctuating backwards and forwards between concession and resistance, to the charge of being on the watch for opportunities of exaction. The great trader not unfrequently declaims against the shopkeeper, with whom he deals for the little articles of domestic consumption, if the latter asks a higher price and then takes a

lower; while he is doing the same thing on the largest scale in his own mercantile transactions.

An upright trader will not be led by the suggestions of self-interest, or by an improper deference to the opinion or compliance with the importunities of others, to apply to the Legislature, either singly or in conjunction with his brother-traders, for privileges and encouragements, or to oppose taxes and restrictions affecting the article in which he deals, until he is convinced on serious and impartial consideration that there is nothing in the proceeding which is unreasonable, and adverse to the public good. He will not lay a partial or imperfect statement of the case before his representative in private, or before the Houses of Parliament at their bar. He will not seek to ensnare them into acquiescence by false pretences and exaggerated accounts; nor profess to be petitioning merely for one object, while he is secretly pursuing another which he dares not avow.

The subject of credit being extremely important, and affecting all classes of traders, requires some general observations in this place. It will naturally be pursued through most of its ramifications in the subsequent

heads into which the present chapter will be divided.

The term credit has different significations as it respects different men. When applied to a soldier, it chiefly regards courage ; when to a lawyer, abilities. In commercial language it means the title which a trader is supposed to have in the world to confidence in respect to his mercantile, and more particularly his pecuniary, transactions.

In this sense, as being generally received in the trading world, the term is to be understood in the following pages. But as some confusion occasionally arises, both among traders and others, from the vagueness with which it is used, it may be expedient to add some explanation, for the purpose of accurately distinguishing commercial credit from other points not always discriminated from it. It may therefore be observed, that by credit is not meant the trader's credit as a man, but solely as a trader : although his credit as a man, and even as a religious man, may to a certain degree mix itself in the question. He who is proud, passionate, avaricious, voluptuous, and irreligious, may be, according to mercantile language, *a very good man*, that is, a man in good credit ; for

he may at the same time be rich, punctual in his payments, and possibly also prudent, and tolerably fair in his dealings. But he will not be quite in so good commercial credit as if he were, in his character as a man, of the contrary description; though he may be in much better credit than far worthier men. Farther, credit in the mercantile sense does not mean the trader's credit in his own eyes, but in the eyes of the world. Though it may be said, therefore, to be his duty to keep up his credit, the direction does not mean that it is his duty, or that it is allowable in him, to gratify whatever arrogant ideas he may entertain of commercial dignity and reputation. Men, under the plea of pursuing their credit, and continually alleging their favourite axiom, that it is right so to do, often pursue that which in fact is little else than the indulgence of their pride; and perhaps impair their credit, or at least those ground-works which ought to be the true foundations of it, by their ill-directed and reprehensible efforts. A trader, for instance, maintains an establishment unsuitable to his profits, or to the state of his family, professedly for the sake of his credit, pleading that he thus gains reputation and attracts

custom ; while, in fact, pride has insinuated itself, and is at the bottom of all his proceedings. In this case it often happens, that while the trader conceives himself to be supporting his credit, and is swelling with the idea of his own importance, he is actually pulling down his credit in the opinion of those who are looking upon him. Men out of business, who have no connection with him and do not scrutinize his character, may perhaps be deceived ; but while they are estimating his wealth and consequence by outward appearances, men in business who deal with him, and with whom alone his credit is important, are forming a very different conclusion. Many other instances might be added to exemplify how distinct a thing commercial credit is from the gratification of pride. Thus, a trader, perhaps, insists that his name shall stand foremost in the firm of the house ; his credit, he asserts, will suffer, if it does not ; while it frequently is evident that he is actuated considerably, or chiefly, by an ostentatious desire of apparent superiority. Or, perhaps, he borrows money through the medium of a clerk or agent in some covert and disreputable way, in order to spare himself the mortification which his

pride would sustain, were he to borrow in his own person, in an open and creditable manner. Or it may be, that he disdains to borrow at all ; and through this disdain puts his credit to real and serious hazard. Or he refuses to communicate the situation of his affairs to his partners, especially if they are his juniors ; and arrogantly claims to be implicitly trusted on his own credit. Or he forbears to dissolve a partnership with an improper associate, through the fear, as he strives to persuade himself, of having his credit impaired, but in reality of having his pride wounded, by betraying to the world that the connection was imprudent and wrong from the beginning.

Credit admits of degrees. It is the duty of some traders to cultivate it in a higher degree ; of others, in a lower. It is to be cultivated in order to be used ; not to feed the pride of the possessor. There is a rational length, therefore, beyond which attempts should not be made to carry it. It would be absurd for a small country banker to aspire to rival the credit of a great London bank ; or a great London bank that of the Bank of England. It is enough if each man's credit suffices for the carrying on of

his particular business. Let not traders, then, in higher credit despise those in lower ; nor those in lower credit emulate those in higher. And let those who pique themselves on their commercial credit remember how small a part it forms of the real character of the man.

Though credit has been defined to be the title which a trader *is supposed* to have in the world to confidence in respect to his pecuniary and mercantile engagements and transactions, it is obviously his duty to provide that the title be real, and that there be solid foundations on which confidence may rest. The foundations of a trader's credit are property, integrity, punctuality, industry, prudence, openness of dealing, freedom from extravagance, from a spirit of wild speculation, and from vice ; and the character of the partners and of others with whom he is closely connected. The natural effects of these qualifications are sufficiently plain. It may be noticed, however, that although property may hold the first place in common language among the stable grounds of credit, yet the influence of the other requisites which have been specified is extremely great ; and particularly of a character of established

eminence for the practice of those moral virtues, which, being of universal and indispensable obligation independently of their consequences as to commercial success, have been pointed out to the trader antecedently to any mention of the subject of credit. They who have been known uniformly to have conducted their business according to the rules of fairness and plain dealing ; to have made no vain parade of their credit ; to have resorted to no device calculated to excite an erroneous opinion of their wealth, of the reliance placed upon them, or of their prudence, industry, talents, and dispositions ; to have abstained from improper transactions, however profitable ; to have dared to tell truths even when unfavourable to their credit ; and never to have deviated from rectitude in those trying conjunctures which bring men's principles to the test ; these characters have found themselves rewarded in critical times by the confidence of the public, by the warm attachment and strenuous exertions of their friends, and even by generous and ample offers of assistance from quarters from which it was the least expected.

As a trader who does not fully possess the real foundations of credit may chance, for a

as time at least, to obtain it, so another who has the foundations may yet be without the credit which he deserves. Let the former strenuously exert himself to merit the confidence which accident has conferred upon him ; and scrupulously refrain from using it in the smallest degree farther than his property and situation render warrantable in the eye of conscience. Let the latter, instead of resorting to improper steps for the purpose of augmenting his credit, patiently submit to the want of it as to other unavoidable evils ; and wait t'ill by his perseverance in good conduct the unfavourable impressions conceived against him be done away.

While the trader is careful on the one hand not to use, for the purpose of extending his business, any endeavours repugnant to equity and good faith, or to the spirit of candour and liberality ; he will be equally attentive, on the other, not to be deficient in just and laudable exertions. By unabating diligence he will promote, together with his own advantage, the interest of his employers ; by discarding unnecessary forms he will consult their accommodation ; by mild and attractive manners he will conciliate their esteem. In particular, he will study to give them no

grounds to reproach him with the want of punctuality. A failure in this point may frequently be of material detriment to their plans and prospects ; and will always excite in them a great share of dissatisfaction, greater perhaps in many instances than that which ought to be felt under the circumstances of the case.

It is one of the first duties of an upright trader to keep accurate accounts ; and by means of frequent and sober inspection to be at all times master of the situation of his affairs. If he perceives them at any period to be so far embarrassed as to give him more solid grounds to fear that they will continue to decline, than to hope that they may prosper and be retrieved ; let him not be driven by a sanguine temper to the reprehensible, and frequently disastrous, experiment of striving adventurously to weather the storm ; and of endeavouring to regain his losses by risking his remaining property, which belongs rather to his creditors than to himself. Let him not over-rate his resources, nor the goodness of his debts, nor the probable sale and product of his merchandize or manufactures. But above all things, let him not seek to bolster up his credit by unjustifiable means.

Let him not put off the evil day by accepting deposits, much less by obtaining loans, from the unsuspecting. Let him display a mind superior to the suggestions of false shame, and alive only to the impulse of moral rectitude. Let him not make secret payments to particular friends and connections ; let him assemble all those who have demands upon him ; let him lay before them a fair statement of his past transactions, of his present condition, and of his future prospects. If he should foresee that instant bankruptcy must be the consequence of such a disclosure, let him be no less earnest to become a bankrupt for the just advantage of his creditors, than he would have been resolute not to fail by collusion for the purpose of defrauding them. One of the principal grounds on which it is his duty, under the circumstances now supposed, to stop payment, is the necessity under which he is laid, while he continues to go on, of making partial payments ; that is to say, payments to some creditors to the consequent injury of others. If he goes on a week too long, the payments during that week cannot but be partial ; for, so long as he proceeds as a solvent man, he cannot proportion his payments to his cre-

ditors according to their respective debts. To institute such a proportion, he must have the aid of the law. While a trader is hesitating whether to stop or not, as he may reasonably be supposed to do for a few days, while examining his accounts and resources, he should endeavour, if obliged to make some payments, to make them with all practicable regard to due proportion, lessening perhaps still more some of the heaviest; and not giving a preference, as in such a crisis he will be tempted to give, to importunate and unrelenting creditors. Rather let their importunity and severity have the effect of hastening the period of his stopping.

If such be the duty of a person whose affairs are in a state not greatly worse than ambiguous, never let the trader act on the presumption of retrieving his circumstances when they have become flagrantly insolvent. Let him consider, that by stopping fairly at once he may gain a complete discharge from his debts; and that, by attempting to do so, he not only risks the loss of that advantage, but exposes himself to a multitude of temptations; temptations, namely, to set up false credit, to engage in adventurous speculations, to conceal by artifices the situ-

ation of his affairs from clerks and others, and ultimately to become the victim of despair. Let him recollect the consciousness of dishonesty and deceit which will attend him in every step that he takes, and the increased obloquy and disgrace which await him if obliged to fail at last. A hasty resolution of endeavouring to stand his ground, may leave him a prey for life to sorrow and remorse. Let him beware of following the selfish advice of some creditor who may have an interest in urging him not to stop ; a creditor whose debt is perhaps so large, as to make him fear lest his own credit should be hurt by the failure of so great a debtor ; or who wishes the insolvent man to proceed, in order that by giving him a false credit in the eyes of others, he may at their expence finally escape loss himself. It is remarkable, that in bankruptcies it does not happen, in general, that the dividend made on the assets amounts to more than five or six shillings in the pound ; a fact which shows how great a proneness there is in the trading world to forbear too long from stopping payment, and one which may itself operate as a striking admonition on the subject.

There are two ways in which an insolvent

man may terminate his affairs. One is, by a commission of bankruptcy; the other, by surrendering his effects under a deed of trust. In the first method, an expence amounting to about an hundred pounds is incurred, and some delay is necessary. The advantage to the insolvent man is, that the consent of a certain portion of his creditors is sufficient for his discharge for ever from all his debts. In the second method, the expence is little; but the signature of all the creditors is necessary to exonerate the individual. If he has many bill-creditors, that is to say, creditors who hold bills of exchange for which he is responsible, a deed of trust is impracticable, as the creditors are not to be discovered. Insolvent men are very apt to prefer a deed of trust, as a less discreditable measure than a commission of bankruptcy. And, not unfrequently, instead of bringing matters to a conclusion by one of the preceding methods, they procure a respite, by obtaining a letter of licence; which is no more than an agreement from the creditors to postpone all claims for a limited time. When a trader fails, there is generally a struggle to procure the adoption of the more favourable course; and the party concerned is frequently guilty

of all kinds of partiality to particular creditors, in order to gain their concurrence. From such practices, however strong the temptation, let every honest trader refrain.

A question naturally occurs in this place; whether a person who has failed, and has not been able by the surrender of his effects to pay the full amount (*k*) of the debts which he had contracted, is bound in conscience to discharge the remainder, if he should afterwards find himself able. In some cases he is under no such obligation. But in order to discern clearly in what cases the obligation exists, and of what nature it is, it will be requisite to enquire into the letter and the spirit of the law of the land respecting bankrupts. The law leaves all subsequent property acquired by the bankrupt open to

(*k*) "The bankrupt, upon his examination, is bound upon pain of death to make a full discovery of all his estate and effects, as well in expectancy as in possession, and how he has disposed of the same, together with all books and writings relating thereto; and is to deliver up all in his own power to the commissioners, except the necessary apparel of himself, his wife, and his children; or in case he conceals or embezzles any effects to the amount of 20*l.*, or withholds any books or writings with intent to defraud his creditors, he shall be guilty of felony without benefit of clergy." Blackstone, 10th edit. vol. ii. p. 482.

seizure on account of debts contracted before his failure, and remaining unpaid, unless a certain proportion of his creditors, of a specified description, have concurred in granting him a certificate of his having made an ingenuous discovery of his effects, and of his having conformed in all points to the directions of the statutes. This certificate, on being allowed after due enquiry by the Lord Chancellor, secures to the bankrupt, together with other privileges, a legal indemnity from all unsatisfied claims. The law likewise points out several cases (*l*) in which the certificate ought not to be regarded; or, if granted, may be afterwards superseded. It may therefore be stated as the first general rule on this subject, that if a person who has obtained his certificate shall be conscious that he has concealed some fact from his creditors, intentionally or even unintentionally, (for he is not to reap advantage from his

(*l*) See these cases enumerated in Blackstone, vol. ii. p. 484. The bankrupt, also, on presenting the certificate to the Chancellor, or to the Judges appointed by him to investigate the matter, must make oath that it was obtained without fraud, p. 483. If it should afterwards be discovered that he had then perjured himself, the certificate, on a proper application, would certainly be annulled.

own negligence,) the discovery of which would in his opinion have prevented it from being granted, he is bound in strict justice not only to provide the best means in his power for paying the full amount of their respective debts, but likewise to discharge them from time to time with reasonable dispatch, in proportion as he shall find himself able.

But, farther, the bankrupt laws give advantages to the insolvent trader over other insolvent persons, only on the ground of his insolvency proceeding from some misfortune peculiarly incident to trade; and are designed for the benefit of such traders only as are both honest (*m*) and industrious. Nay, “unless it shall appear that the bankrupt’s “inability to pay his debts arose from some “casual loss, he may, upon conviction by “indictment of such gross misconduct and “negligence, be set up in the pillory for “two hours, and have one of his ears nailed “to the same, and cut off.” (*n*) This severe statute, though I know not that it has been carried into execution in a single instance, is itself a sufficient proof of the law not having intended that men who have been guilty of

(*m*) See Blackstone, vol. ii. p. 474.

(*n*) *Ibid.* p. 482.

flagrant imprudence, carelessness, or extravagance, should be indulged by their creditors with certificates. Let us suppose, then, that a bankrupt has been guilty of these faults, and is known to have been guilty of them by his creditors; of whom, notwithstanding, a requisite number think fit to grant him a certificate. Those who sign it may be (*o*) culpable for acceding to that measure; but undoubtedly they relinquish all remaining claims on the bankrupt. He stands from that moment discharged from every obligation of *justice* to pay them a single additional farthing, however ample may be the property which he afterwards acquires. But with respect to those creditors who did not sign his certificate, he seems to remain in a somewhat different predicament. It might be too much universally to assert, that the unsatisfied de-

(*o*) The discretionary power of granting or refusing certificates to bankrupts, with which creditors are invested by the law, ought to be employed in conformity to the purpose for which it was conferred, to promote the public good. It affords an opportunity of giving encouragement to the deserving, and of discountenancing men of suspicious characters. Too great facility in signing certificates by confounding, as far as it operates, the distinction between right and wrong, is not less injurious to the community than the opposite extreme.

mands of these men, though annulled in law, are also annulled in equity as measured by conscience, through the reprehensible lenity of the former; of which they manifested their complete disapprobation in the manner indicated by the legislature, namely, by refusing to concur in a certificate, which, according to the spirit and meaning of the statutes, ought to have been withheld on the part of the creditors, and ought not to have been accepted by the bankrupt for the purpose of evading future payments, which he might be able and bound in conscience to make. If these observations are well founded, it may be laid down as a second general rule, that, under the circumstances which have been stated, he is bound in equity, as measured by conscience, to investigate with special care the claims of those creditors who did not sign the certificate; and may find himself in fairness under as strict an obligation to pay to some individuals among them the remainder of their debts, according to his subsequent ability, in the same manner as he would have been had he obtained his certificate by fraud.

Some other cases, varying in several points from those which we have been investigating,

might yet be proposed. I do not, however, enter into them, as the enquiry would lead into minute and tedious details ; and as it would, in fact, be superfluous, since they may be resolved by an application of those principles on which the preceding general rules are founded.

If it be asked, whether a bankrupt is bound by those rules only to the payment of the specific sums which he owes, or to the further payment of interest ; and whether his obligation to pay either the one or the other may not depend on the manner in which his future property is acquired ; the answers to both these questions are obvious. The reasons which oblige him in conscience to pay the principal sums, oblige him equally to repay such of them with interest, as he would have been bound thus to repay if he had not failed. And they oblige him to discharge both principal and interest by the application of any property over which he finds himself possessed of a legal power of disposal ; whatever be the means by which that property has come into his hands.

When a number of partners have become bankrupts through the bad behaviour of one of them, the foregoing observations, though

applicable to all of them, (for each had made himself in a great degree responsible for the conduct of the other,) press with especial force on the culpable person ; and should render him particularly desirous of contributing in proportion to his future ability to make up, both to his creditors and to his former associates, the losses which they sustained through his blamable proceedings.

In the next place, it is to be observed, that in most of the instances wherein the bankrupt may stand exempt from the imperious demands of justice, he will feel his conscience assailed by the no less powerful impulse of Christian benevolence. Though his failure has been owing neither to misconduct nor to negligence ; though every one of his proceedings has been free from the slightest tincture of dishonesty or deceit ; yet when he is afterwards blessed with wealth, if he beholds those who have suffered by his misfortunes struggling with calamities or pining in want, and stretches not forth his hand to relieve them, he may be as criminal in the sight of his Maker as if he were detaining property which was strictly and absolutely their own. In this case the line of duty is evident. In others less strong he must judge by a fair comparison of

the situation of himself and his family, with that of his former creditors, what are the measures which either gratitude or charity requires him to adopt ; whether they call upon him to make up his deficiencies to the whole number, or only to a part ; to discharge them sooner, or later ; completely, or but to a certain degree ; with interest, or without it. But let him judge, as he would wish others under similar circumstances to judge towards himself, with candour and impartiality ; let him even determine beforehand to incline to the humane and generous side. The bias of self-interest will sufficiently bring him back to the side of parsimony. As for men who, after paying scanty dividends employ subsequent affluence in luxury and parade, regardless of the situation of their unhappy creditors, — they deserve to be classed with criminals of the most infamous description.

The observations which have been made respecting bankrupts may easily be applied to the situation of an insolvent trader, who has settled his affairs by a deed of trust. Such changes as the nature and terms of the deed require will be obvious.

After having addressed the foregoing observations to the trader who has failed, and

has retrieved his circumstances, it may not be improper to conclude the subject with a short admonition to the creditor. If the former ought to be prompt as well as just in offering, the latter should be delicate and scrupulous in accepting. Even in cases where strict justice gives him a right to the sum laid before him, and much more on occasions where he has no such claim, it may frequently happen that a sum the one is bound in conscience to tender, it would be ungenerous and morally wrong in the other to receive.

Some remarks respecting the general dispositions of a trader, and his habits in private life, may be subjoined in the next place.

The man who is constantly engaged in one particular employment, and accustomed to direct his thoughts day after day and year after year into the same channel, frequently acquires a narrow turn of mind. Like the surveyor who traverses a country for the purpose of laying out a turnpike-road, regardless of beauties, and careless as to fertility, and attending to inequalities merely with an eye to the forming of a communication between them, to the quantity of materials which will be wanting, and the facility with which they may be procured ; he neglects to exercise his

understanding in enlarged and comprehensive views of the various objects around him ; and, if he contemplates them at all, measures them only by that limited and inadequate scale, to which he has been used to refer the concerns of his private occupation. Of all the professions which are in the hands of the higher and middle classes of society, none perhaps lead more directly to contracted ideas than those which consist in buying and selling, in casting up accounts, in calculating pecuniary risks and advantages, and in the uniform transactions of the counting-house and the shop. To guard the youth destined for such a situation from falling into the trammels of prejudice, and habituating himself to partial and confined views of things, it is particularly desirable that his mind should be cultivated, his faculties expanded, and his ideas taught to expatiate in a wide and ample range, by a liberal and learned education. The neglect of his improvement in literature is the more blamable, as he will probably be snatched away from schools and tutors, and initiated into the mysteries, and immersed in the details of his future employment, at an earlier age than his companions, who are intended for the church, for physic, or for the bar. But

let him not abandon his studies when he commences a man of business. Let him not throw aside his armour when he wants it the most. Let him sedulously devote his leisure, let him sedulously redeem from scenes of trifling amusement leisure that it may be devoted, to the perusal of eminent authors, ancient as well as modern, to works of general information, of science, and of taste. Many a wary father would start at these words, as indicating the high road to ruin. Many a wary father has inculcated on his son that trade has nothing to do with learning. The sagacious parent considers all reading, except that of day-books, tables of interest, invoices, and orders from correspondents, as indisposing the mind to commerce, and as a waste of valuable time ; as never contributing to the gaining of money, and too often to the spending of it. But let not the son be made a trader, unless he may be something more. Let him also be a virtuous, wise, and enlightened man, at once a benefit and an ornament to society. Fathers of families, who have sons in trade, ought to encourage them in rational and improving pursuits, and to warn them against trifling away, as is often done, all the remainder of the day, after business is over,

in idle conversation. And if parents are conscious of a deficiency of knowledge in themselves, with the greater earnestness should they excite their sons to the attainment of more. These observations may be extended to persons who have young men destined for trade under their care, either as apprentices or on any other footing.

Let the trader keep a constant and vigilant eye over the habits of his mind and the workings of his heart, lest he should gradually be absorbed in mere worldly concerns ; lest he should contract a covetous and niggardly spirit, estimating too highly the importance of riches, and unwilling to apply them to their proper use. Above all things, let him not depend solely or principally on himself, nor ascribe his success solely or principally to his own exertions. “ Beware “ that (p) thou forget not the Lord thy “ God : lest when thou hast eaten and art “ full, and hast built goodly houses, and “ dwelt therein ; and when thy herds and “ thy flocks multiply, and thy silver and thy “ gold is multiplied, and all that thou hast is “ multiplied ; then thine heart be lifted up —

(p) Deut. viii. 11. 18.

“ and thou say in thine heart, My power and
“ the might of my hand hath gotten me this
“ wealth. — But thou shalt remember the
“ Lord thy God ; for it is he that giveth
“ thee power to get wealth.” To the Su-
preme Disposer of all things let him be
grateful in prosperity, let him be cheerfully
submissive in misfortunes. Let him not re-
pine when his hopes are crossed ; nor envy
those to whom Providence may appear more
bountiful. Let him not vilify and calum-
niate* his competitors ; nor suffer the seeds
of hatred towards them to find shelter for
a moment in his breast. Let him be candid
to merit, even in a rival. Let him look
with kindness on young beginners in his own
occupation, and remember that the world is
large enough for him and them. Let him
omit no favourable opportunity of admonish-
ing the thoughtless, of encouraging the de-
serving, of aiding the unfortunate, of dis-
countenancing the idle, the fraudulent, and
the vicious. In a word, let him study to
promote in others the practice of those vir-
tues which he feels incumbent on himself.

It may be necessary to suggest to the
trader a particular caution against infringing
the Sabbath. Let him not imitate those

among his brethren who make it a day of dissipated pleasure and conviviality ; or who, being prevented by established custom from opening their counting-houses and shops, show, by employing it in casting up books and writing letters on business, that principle would not detain them from their ordinary occupation. A strict attention to the proper duties of the seventh day, in addition to the daily duties of religion, is not more than sufficient to teach him who is engaged during the six days in “ laying up treasure on earth,” that his first concern is to “ lay up treasure “ in heaven.”

In selecting the persons with whom he connects himself in partnership, while the trader reflects, that one ignorant, careless, or adventurous man may impair the credit and bring on the ruin of his associates, let him not undervalue the danger to which his own principles may be exposed by continual intercourse with a man of immoral character. Let him remember, too, that the character of the persons whom he selects to be his friends and the companions of his leisure hours, will have a manifest effect, not only, as has been already mentioned, on his credit, but also on his manners and private conduct. The

intimacies of a trader are commonly formed on mercantile principles. He is apt to associate chiefly with men engaged in commerce, with brokers, customers, and others, by whose instrumentality he may gain money; and to associate with them not merely from similarity of pursuits, and the necessary connections of business, but from an habitual attention to profit, and a solicitude to turn even the moments of relaxation to pecuniary advantage. Through the influence of lurking avarice, he is prone to consider little, either the religious, moral, or mental qualities of his acquaintance, except so far as they may be likely to make him poorer. And through the same influence he sometimes renders himself deservedly unhappy through life, by making wealth and lucrative connections the grand object of matrimonial engagements.

It frequently happens that men overrate the good which they have done; and perhaps it is equally common for them to have considered too little the good which they might have done. The services which a person engaged in a liberal line of trade or business may render to the public by an upright discharge of the duties of his occupation, and a

diligent attention to the opportunities of usefulness which it affords, are not sufficiently regarded. He who pursues his employment for its proper ends, and conducts himself on principles of equity and benevolence ; who scrupulously obeys the precepts of religion, and the laws of his country ; who seeks no unfair or unreasonable advantages, nor takes them even when they obtrude themselves upon him for acceptance ; who withstands pernicious combinations, and dares even to set the example of breaking dishonest and disingenuous customs ; who joins openness to prudence, and beneficence to frugality ; who shows himself candid to his rivals, modest in success, and cheerful under disappointments ; and who adorns his professional knowledge with the various acquisitions of an enlarged and cultivated understanding, is a benefactor to his country and to mankind. His example and his influence operate at once on the circle in which he moves, and gradually extend themselves far and wide. Others, who have been witnesses of his proceedings and his virtues, imitate them both, and become the centres of improvement to additional circles. Thus a broad foundation is laid for purifying trade from the real stains

which it has contracted, and of rescuing it from the disgraceful imputations with which it is undeservedly charged. And it is thus that even a single individual may contribute, in no small degree, to produce a moral revolution in the commercial character.

We may now proceed to illustrate some of the general principles and observations which have been laid down, by applying them to the conduct of bankers, merchants, factors or agents, and manufacturers, considered under distinct heads; and to subjoin such remarks in their proper places as, in consequence of their referring chiefly or entirely to one of the above-mentioned classes of men, could not be distinctly introduced in the former part of this chapter.

There are two points concerning which I would briefly explain my intentions before I enter upon this investigation.

Persons who are ranged under one of the above-mentioned heads occasionally practise the business of those who are stationed under another. The banker and the merchant, for example, in transacting business for other persons, often act as agents; and the great manufacturer frequently treads almost in the steps of the merchant. But I shall seldom

detain the reader by anticipating or by repeating admonitions, however applicable to the persons immediately under consideration, which may be found by turning a few pages forward or backward, though applied in those pages to men of a different description. Neither shall I attempt to enumerate the vast variety of particular duties, and of particular temptations, occurring in the course of business to those who are engaged in any of the employments of which I am about to speak; but shall content myself with noticing some few leading instances of both. For the remarks which will naturally occur during the examination of those instances will be sufficient to direct a conscientious man to a right determination respecting duties which arise under different circumstances, and temptations which appear under a different shape.

I. Bankers form the first class of which we are to treat.

The business of a banker, considered in the simplest form in which it is to be found in the metropolis, consists in receiving the money of others as a deposit, and in making a profit on such a portion of it as he presumes that they will not resume within a certain period. That sum he vests in landed, or

government, or other securities ; or employs it, as is more frequently the case, in discounting bills of exchange for his customers, who are the more disposed by this accommodation to keep cash in his hands.

It has happened, however, in consequence of the great increase of country traders and manufacturers, and more especially of country banks, that another very considerable branch of business has been superadded to the foregoing. For many of the country traders and manufacturers, and all the country banks, having occasion for correspondents in London, the London bankers have engrossed almost the whole of this employment ; which they are commonly able to execute at a much cheaper rate, and more to the satisfaction of their country customers, than London merchants, or any mere agents. This branch of business consists in procuring acceptance and receiving payment for all remittances of bills payable in London which the house in the country sends up ; and in accepting and paying as many bills as the country correspondent has occasion to draw ; together with a few incidental transactions, as lodging credit for him abroad, negotiating for him bills on foreign countries, and paying foreign bills

drawn upon the London banker on account of the customers of the country bank.

Objections are sometimes made to this new department in the banking line. The prevalence, however, of the practice, in which there does not appear to be any thing justly derogatory to the character of a banker, affords a strong presumption of its utility. The novelty of a practice, though apt to excite unfavourable observations, especially on the part of those who suffer by the diversion of business into the new channel, is no proof that it is wrong. The innovation in question should be estimated, like all others, according to its real merits ; and should be exempted from suspicious insinuations, unless it can be shown to be unsafe to the individuals engaged in it, or inconsistent with their other transactions, or repugnant in its effects to the public good.

The nature of country banks remains yet to be stated. One part of their business is nearly the same with that of the class of London bankers first described ; yet, with this difference, that they receive deposits, and make payments, not merely in cash, as the London banker does, but either in cash, or their own notes on the spot, or in bills on London, at the option of the customer ; and

that the manner of charge for their trouble varies from that adopted in the metropolis, and generally consists in some advantage in the mode of drawing bills, or in a commission. On the other hand, some interest is allowed by most country banks on the deposits committed to them in the way of business. It is also a common practice with the country banker to issue, and to circulate as widely as possible, and chiefly by the payments made to customers, his own notes for small sums payable to the bearer on demand; a practice from which the London banker is precluded by the decided preference which the notes of the Bank of England have obtained in the capital. It is usual, likewise, with country banks to draw into their hands, from persons not keeping any regular account with them, very considerable sums at low interest; for which sums they give interest-notes payable to the order of the depositor. From these three sources, namely, first, the deposit of customers in the common way of business, for which interest is allowed, or not, according to the custom of the place; secondly, the circulation of bank notes; and, thirdly, the emission of interest-notes, that fund is raised, which, together with his own capital, the

banker has to lend out, after making such a reservation of cash in the house, or in the hands of his London banker, as is necessary to meet current demands. This money he lends chiefly to his trading customers on the security of bills, or perhaps on their own single security, as the credit of the individual and the usage of the place may be; thus disposing them not only to keep cash with him, but likewise to exert their influence, in proportion to the accommodations which they receive, in promoting the circulation of his notes, and in introducing him in various ways to additional employment. The interest accruing on the money thus lent out, together with the commission and other advantages on drawing bills, all losses, charges, and allowances being first deducted, constitutes his profits.

This previous definition of the several classes of bankers has been given in order to render the observations that follow more generally intelligible. The description of the several branches of the business of country banks has been explained with the greater particularity, for the sake of meeting fairly, in the first place, the general and sometimes controverted question of their utility. Any

profession, or branch of a profession, necessarily detrimental, or appearing on sufficient evidence extremely likely to be detrimental to the public good, ought to be relinquished by every man. But if there be any business that labours in any of its branches under unmerited suspicion, it may obviously be useful to remove that suspicion from the minds, not only of professional persons, whose acquaintance with the subject renders them less likely to be misled, but also of other men, more liable to misapprehension.

From the description which has been given of a country banker's business, it seems evident that, from its different branches properly conducted, benefit must result to his customers and to the public; and it does not appear that there is any part of it which is necessarily and in itself in any degree blameable. Indeed it is observable, that there is no part of it which can be condemned without involving in the condemnation some other respectable class of men. If a country banker satisfies the demands upon him not always by paying cash, like the London banker, but perhaps by bills on London, so does the country merchant, as well as the merchant in foreign parts, and by bills of the same nature, and

drawn in the same manner. If he takes in money at interest, this is no uncommon practice with other men. Prudence, and the particular terms of the loan, considered in connection with the manner in which the sum borrowed is laid out again, are the criterions of the propriety of the transaction. The great chartered banks of Scotland also give interest on their deposits, to the evident advantage of that country as well as of themselves. If he issues notes payable on demand, which are a substitute for the specie of the country, so do the chartered banks of Scotland, so does the Bank of England. Without justifying, therefore, in any degree the abuses of any of the branches of his business which in various instances have happened, (abuses which it will be the object of some parts of this chapter to expose and reprobate,) it may be affirmed in the outset, that there is nothing in the business of a country banker, either wrong in its own nature, or even peculiarly hazardous.

Dismissing, therefore, the question of the utility of country banks, I proceed to speak of some of the duties which belong to bankers in general. Those relating to credit seem proper to be noticed in the first place. The

subject of credit, as affecting traders of every class, involves moral considerations of much importance, and has already been in some degree investigated in the former part of this chapter. It is necessary at present to pursue into detail some of the general principles there stated, and to show in what respects, when unfolded, they are in an especial manner applicable to bankers.

The duty of a banker, with respect to credit, *consists in striving actually to deserve it, and in scrupulously abstaining from all improper methods of acquiring and of supporting it.*

One of the natural and most obvious foundations of credit is the possession of sufficient wealth. It is not absolutely and universally necessary to the credit and safety of a banking-house that a capital should be actually embarked in it; as the private fortunes of the partners, if known to be considerable, and to be subjected by law to the claims of the customers of the house in case of bankruptcy, will sometimes prove an adequate ground of confidence to the public. For the sake, however, of securing punctuality of payments, it is generally desirable that a considerable sum should be consigned to the use of the bank,

or at least should always be at hand to be produced in ready money for its services. The inadequacy of capital actually engaged has, perhaps, been the just ground of complaint against banks, especially against country banks, rather than the want of ultimate funds. For mere wealth is by no means the only thing essential to the acquisition and maintenance of credit. Punctuality in making payments is scarcely less requisite. It is the remark, if I mistake not, of Dr. Adam Smith, that the reputation of always having been punctual in payment contributes more towards enabling a banker to extend the circulation of his notes than the reputation of positive riches. Unreasonable ideas, however, are sometimes entertained as to the capital requisite for a great banking-house. No precise principle, perhaps, can be laid down as applicable at all times with respect to the due extent of the capital actually embarked, or the private fortunes of the proprietors ultimately responsible, though they ought to bear, to the extent of those dealings of the house which are attended with actual risk, that proportion which experience has shown to be generally advisable. As to the mass of deposits capable of being securely

laid out by the banker, a mass which may chance to be of vast magnitude, his capital and private fortune are to be regarded more as a pledge to his employers for his prudence and caution in the manner of lending it out, and in the whole management of this important trust, than as a collateral security for their repayment on the event of his failure. Nor is he to be blamed for endeavouring to increase his deposits, and the more secure parts of his business, to an extent which may be deemed prodigious ; provided that business flows to him fairly, and that the degree of hazard to which he subjects himself be not such as to render his capital and fortune in the least inadequate to his risks. If he has obviously the means of paying, and of punctually paying, five times the amount of his capital,—having ultimate funds far more than sufficient to meet the whole amount of his risks, fairly calculated on this extended scale, and regularly accruing funds for discharging all his engagements as fast as they arise,—he needs not to hesitate, so far as his creditors are concerned, to carry his business to that extent ; though other duties, especially those which he owes to his family, will generally make it right that the whole of his risks

should be kept very much indeed within the limits of the whole of his own property. A banking-house, though by increasing its business (its capital remaining the same) it becomes in some respects more exposed to embarrassments, may yet, under skilful management, augment its resources and beneficial connections more than its risks ; and thus be enabled to procure assistance in emergencies, for which otherwise it might have looked in vain, and to stand the shock of losses which would have ruined a smaller house. And, farther, the banker will be enabled, by the quantity of his business, to transact it on lower terms ; a circumstance of no small moment, both to his individual customers and to the general progress of trade and manufactures.

Scrupulous integrity and veracity must also be enumerated among the general foundations of a banker's credit. His character for these virtues ought to be conspicuous throughout the wide circle with which he is connected. To display, however, either his integrity or his property with ostentatious parade, is not the way to be deemed actually to possess them. It should be remembered, too, that all exaggerated statements of his

wealth are breaches of integrity and veracity ; that a similar remark is applicable to all partial representations, and all modes of dissimulation adopted for the purpose of conveying too high an idea of his property, or of disguising the want of property, or of giving to any transaction a colour which does not belong to it. The banker who receives from a parent or relation an ostensible (q) gift of capital, which by private agreement is to be no more than a loan ; who invests in the funds borrowed money to a large amount, in order that it may appear to be his own property ; or who, for the same purpose, lays out in landed estates great sums raised by the emission of notes, acts in manifest opposition to the principles of integrity and fair dealing.

Known prudence is also one of the qualifications requisite to the credit of a banker. Another of some importance, and perfectly consistent with prudence, is proper openness and facility in transacting business. Useless

(q) The law of the land, I believe, has in part provided against this kind of fraud, by disqualifying the parent from proving his debts against the bankruptestate of his son, unless he has been in the habit of receiving interest for them.

forms and studied mysteriousness, which have sometimes been adopted or retained for the sake of gaining credit, are rather a ground of discredit; and they are occasionally cloaks for deceit and fraud. But there is nothing reprehensible in a banker's keeping those circumstances private, the disclosure of which might endanger his credit, through the incompetence of persons unacquainted with the nature of the banking-business to form an adequate judgment concerning them. Thus, it is not wrong in him to conceal from the world in general the amount of the sum kept in his house to answer current demands. On the contrary, it would be absurd and hurtful to divulge it. Other concealments are justifiable on the same principle. But let it be remembered with respect to every kind and instance of concealment, however desirable it may be, that dissimulation and deceit are unjustifiable means of attaining the end in view. To the qualifications already enumerated may be added the advantage of known connections with persons of property, who in cases of emergency may come forward to the banker's aid; of moderation in private expences; of entire abstinence from gaming; even of rational habits of convers-

ation ; and whatever else may tend to afford just grounds for confidence in his character and conduct. A banker, in whom so great trust *is* necessarily reposed, ought not to omit any method which may contribute towards enabling him to deserve it.

That the credit of a banking-house may be affected by the vicious or unguarded conduct of any one of the partners is undeniable. A similar observation may be advanced respecting the effect of the general behaviour of the clerks. If the clerks are sober and diligent, it seems to imply that the principals are so too. If there are frequent instances of carelessness, extravagance, dissipation, or immorality among the former, the public may suspect that the latter are themselves inattentive to their employment, negligent of moral rectitude, and unfit to be trusted with the property of others.

The subject of paper-credit is of such extent and importance as to claim particular attention. For as the benefit of it to the country is on the one hand great, so on the other the abuse of it is very mischievous, and the temptations to abuse it are very great also. The observations already made in this chapter on the general subject of credit will

be found applicable to the present branch of it. The principle, however, on which paper-credit stands must be in some measure stated and explained, in order both to evince the lawfulness and real use of paper-credit, as well as to show distinctly the limits which should be prescribed to it. When once this statement is clearly made, by applying to the question a few plain principles of morality, any difficulties which attend it will easily be removed.

By paper-credit we understand those engagements to pay money, which are contracted by bills and notes of various kinds. The very large use made of engagements of this description, in the conduct of mercantile business, affords of itself a presumption of the advantage derived from them to traders, and consequently to the country also. Bills and notes, considered in the simplest point of view, are acknowledgments serving precisely to ascertain debts due from one trader to another, and the days on which they are to be paid. Through the provisions of the law respecting such debts, as well as through the discredit attaching upon a banker or trader on any degree of failure in discharging them, they are found to be discharged with parti-

cular punctuality. Another purpose which bills answer, is that of being a very commodious medium of transferring property, and becoming in consequence a substitute for specie. This use is made to a certain degree, not only of bank-notes payable on demand, but of all other notes of hand, and bills of exchange. They form that medium which the trading world principally uses, from a conviction of its convenience founded on the amplest experience; as it saves not only that capital which must otherwise be applied in the purchase of specie, but as it is abundantly more commodious in some respects, and, when payments are to be made at a distance, more secure than specie itself. Farther, as the giving of a bill pledges the giver to the punctual payment of the debt which it acknowledges, so the possession of bills gathered in the course of trade furnishes him, in the most eligible and economical manner, with the means of paying it. The trader who is in possession of a drawer full of bills growing due, is in possession of a fund ordinarily convertible into money at whatever time demands for money may come upon him; there being in common times persons always to be found ready to give money for

bills, in consideration of a discount or allowance of interest for the time intervening before they become due. The utility of the system of paper-credit appears even from the mischiefs occasionally resulting from a great failure of such credit ; inasmuch as they arise chiefly from the suspension of those advantages to which the trading world has been accustomed, and on the expectation of the continuance of which it has also founded all its mercantile speculations.

The general nature and use of paper-credit having been thus laid down, the rules by which it ought to be regulated will be very obvious. The fundamental principle on which it is indispensable to insist, with respect to contracting engagements of the nature in question, is that which should regulate every engagement of every kind ; namely, that they who promise should know themselves to be able to perform. It is manifestly not enough, that he who signs or endorses a bill (for the same general principles attach to both proceedings) should know that he is able ultimately to pay it : he should know, that is to say, that he is able to find fair means of paying it at the time when it becomes due. In this latter particular,

however, some latitude of interpretation is allowable. He is not bound to be morally certain that he shall be able to pay it with instantaneous punctuality in every conceivable emergence which may arise. The possibility of a great political convulsion, of a general stagnation of mercantile credit, or *of some very extraordinary loss of his own*, though any one of these events might disable an individual from paying his bill, should not prevent him from giving a bill; these not being events the occurrence of which it is reasonable to expect to calculate by long anticipation. And the *concurring* demands of a very large number of holders of his notes are no more to be anticipated by calculation than the cases above mentioned: indeed, they commonly imply the existence of one of those very cases, namely, a general stagnation of mercantile credit. Neither a banker, therefore, nor any other person, is bound in conscience to limit his signature and endorsement of bills to the sum which he knows himself to be actually able to produce. His obligation is, to know himself able to provide for such a portion of the sum, for which by his endorsement and signature he is rendered responsible, as he may reasonably

expect that in consequence of the engagements thus contracted he may be required to pay. Care, however, is to be taken by every man, and by a banker especial care, to keep on the prudent side. (r)

The evils resulting from the abuse of paper-credit have been supposed often to proceed from unwarrantable conduct on the part of country bankers. Eagerness to obtain a high interest, and other advantages, frequently causes a very improvident, and therefore criminal use to be made of the money arising from deposits, and from the circulation of notes. In this pursuit great risk is encountered of ultimate insolvency, and a still greater risk of failing in punctuality of payment, by employing the money in discounting bills of a dubious nature, or becoming due at too distant a period ; in disregard of the fundamental rules to which the banker ought carefully to attend, namely, those of lending on good securities, and at moderate dates. And considerable risk is sometimes incurred by carelessness and inattention ; by a sanguine temper, by placing undue reliance on young and adventurous partners ; or, perhaps, by blindly following an

(r) See *supra*, p. 261, 262.

established practice of giving out interest-notes to too great an extent, without taking care that a sufficient interval shall be allowed between the time of their being presented for acceptance and that of payment ; and by following other old habits of the place, which under new circumstances are become insecure. The circulation of notes, for which no interest is allowed, and which are commonly payable on demand, is one of the most profitable parts of the country banker's business. Their circulation is promoted chiefly by his own customers, who accept them instead of cash, and pay them away, perhaps, at some distance of time or of place ; thus circulating them in proportion as their own dealings with the bank are large or small, and having large or small dealings there in proportion as the bank gives them larger or smaller credit. Hence the banker is under a temptation to give large credit, for the sake of the greater circulation of these profitable notes, as well as for the sake, also, of the commission or other advantages accruing from the transactions. Again, the notes in circulation furnish the fund through which the banker finds himself able to make those advances to his customer, which operate to the extension

of their dealings together. And thus the two parts of the country banker's business reciprocally serve to extend each other; the circulation of notes extending the means of discounting bills for customers, and the discounting of bills extending the quantity of notes taken away and circulated. Hence the banker may lend his credit to the customer to a vast extent, while neither party possesses an adequate capital; placing out the money, raised from the public on the security of bills fabricated for the purpose by the trader, who, perhaps, is either squandering it in expensive modes of living, or employing it, regardless of the very great interest which he pays for it through reiterated commissions, in adventurous and continually losing speculations.

The duty of a country banker, to guard against these temptations, is great in proportion as the temptations are strong, and as the evil resulting from giving these enormous credits has been experienced to be great. Let him then consider, that he is peculiarly liable to be assailed by applications from adventurers of the description which has been noticed; that he is in an especial manner the guardian of paper-credit; and, instead of being himself a speculator, or the promoter of spe-

culations in others, may justly be expected by the community to be the instrument by which all excesses and abuses of paper-credit are to be stopped. Let him reflect on the distresses which may pervade a country through the failure of the credit even of a single house, the miseries that may overwhelm the ruined families, and the cruel anxiety which thousands may experience in their efforts to save themselves from the disgrace of failing in that general downfall of credit which his levity, his inconsideration, his extravagant use of his own credit, may contribute to bring on. Let him also dread the political evils which a general bankruptcy in a great mercantile and manufacturing country might produce. Let him remember, too, that paper-credit is the great medium of our commerce, the coin in which the immense debts between trader and trader are paid ; that the general currency of this coin depends on the general solvency of the persons pledged to pay it ; that an unsafe bill is a sort of base coin, which he should neither issue himself, nor put off to others ; and that though the law may not punish the fabrication of this counterfeit paper, as of counterfeit money, yet the moral evil is in each case nearly the same. And

let it be his practice to bear in mind that he is in continual danger of trespassing on the side of too adventurous a system, for which the desire of present profit, or the prospect of some promising speculation, is ever pleading ; that although it has been admitted that he is not bound to be provided for every *possible* case which may occur, yet he must not neglect, under cover of this concession, to provide for such cases as are in any degree probable ; that he has no right to found his expectations of being able to continue his course of payments on the supposed uniform continuance of all his present resources ; that he ought to count on disappointments in his receipts, and on being subjected to some unusual pressures as to his payments ; that contingencies to a certain degree extraordinary are to be duly anticipated, as well as common fluctuations ; and that experience has shown the necessity of being prepared even for the event of some general depression of credit in the mercantile world.

But the whole of a banker's duty in this respect does not consist in attending to the nature, and state of his own engagements, with a view to his own individual safety. Let him reflect how extremely important

paper-credit is to the country, and how necessary to its maintenance it is that it should rest on proper and solid foundations. Let him therefore make the right use of the many opportunities which he possesses, of watching the bill transactions of others. Let him communicate with other bankers on this subject, and show a marked distrust of those persons, whether his customers or not, who are found to be aiming to extend their credit at the same time in different quarters. Let him refuse to sign certificates for bankrupts, who, having had little capital, have nevertheless entered into enormous engagements respecting bills, and have applied the money thus raised to the establishment of vast monopolies, to wild and adventurous speculations, to schemes of ambition, and to the support of expensive and unsuitable domestic establishments; nor, if the misconduct be clearly ascertained, let him be moved by the injudicious, perhaps interested, applications of his customers or acquaintances on their behalf. In his common transactions let him carefully observe the nature of the bills brought before him to be discounted. Let him habitually request from those who bring them an explanation of every circumstance which seems

dubious or suspicious, and endeavour to impress his customers with a sense of the general importance of openness and honesty in explaining the nature of their bills. Let him particularly distrust those bills which are not drawn in the customary way of trade for goods sold and delivered, but seem merely to be interchanged as matters of accommodation (s) between the two parties to the bill;

(s) It is not meant that a bill of accommodation may not occasionally be drawn with perfect propriety, and that a banker may not with equal propriety discount it. The chief objection to such bills, in point of morality, is, that in common they apparently at least profess to be what they are not. They are stated on the face of them to be *for value received*; nay, perhaps, expressly for goods sold and delivered; the particular kind of goods being sometimes even named, and the bill drawn for a broken sum, still more to favour the deception; and thus they gain the credit which belongs to bills drawn in the ordinary course of business. All methods adopted for the purpose of disguising the nature of the bill are palpably unjustifiable. With respect, however, to the practice of inserting the terms "value received" in the bill, though no value has been given for it, it may be observed, that the law requires these words to be inserted in every bill in order to render it valid, and the debt which it acknowledges recoverable; as it requires a consideration of five shillings or a pepper-corn, though confessedly never paid, to be inserted as paid in the deed conveying landed property. This circumstance is universally known, and the words in question may be regarded as a legal fiction. And the transaction

each party perhaps raising money at the same time on the credit of a similar bill, and each

will be free from moral guilt, provided that the nature of the bill be avowed. The bill in that case is to be considered merely as the instrument by which one man gives his guarantee for the payment of a debt contracted by another; a good office which it is evidently fair that one man should do, when prudence permits, for another, if he *knows his own guarantee to be sufficient*, and does not attempt to make the transaction appear different from that which it really is.

On the other hand, it is never to be forgotten how easily such bills may be fabricated for the purpose of deceit, and also multiplied without limit. It may be prudent, therefore, in ordinary cases, to abstain from them altogether. If bills are given between traders only for goods sold and delivered, the amount of such bills in circulation cannot exceed the amount of debts in the way of actual trade; and this amount the acceptors are likely to be able to pay. The principle, therefore, of distinguishing bills of accommodation from bills in trade, seems very good as a principle of limitation. But the distinction frequently eludes all the researches of the banker.

In the case of a general stagnation of trade similar to that which lately happened, it may be particularly necessary to dispense with the distinction, provided that the nature of the bills is honestly avowed. For when no sale for goods can be obtained, no bills can be given in the course of trade; and nothing remains but to supply the urgent want of a paper-medium by securities which may be termed bills of accommodation. The success of the expedient adopted some years since, by the Legislature, tends to show that there may be emergencies in which

trusting to maintain his ground by the repetition of a similar proceeding when the time for paying the bill shall arrive.

In short, let him both practise and encourage integrity and veracity, simplicity and openness, in all these transactions respecting bills, transactions which the opposite conduct has tended to obscure, perplex, and discredit; and, above all things, let him cultivate that moderation of mind, which, by teaching a man to abstain from eager and inordinate speculations, removes from him the temptation to push his paper-credit to the utmost extent, and to be guilty of those artifices and frauds which are almost sure to accompany every immoderate extension of it.

In all modes of proceeding which have an obvious bearing on credit, a banker is bound to pay a reasonable degree of attention to

such bills, if undisguised, should be generally admitted. The bonds, on the credit of which above two millions in saleable Exchequer bills were lent by Parliament, were bonds in their nature resembling bills of accommodation, and were fairly avowed to be so; one man making himself responsible for another, though there was no actual debt supposed to exist between them. I understand, that not a single bad debt was found to have been incurred in winding up that transaction.

public opinion. Experience, however, has shown, that public opinion, with respect to *the subject of credit, has in some instances* been formed on fallacious grounds. And though several prejudices which formerly prevailed have altogether disappeared, and others are rapidly declining, yet many persons are still disposed to stigmatise, as discreditable, some particular lines of conduct in a banker, which, when fairly appreciated, are very far from being repugnant to any of the fundamental principles by which credit ought to be tried. Of the practices and circumstances in question some instances shall be subjoined.

To lower the common terms of doing business, or to grant any unusual advantages to customers, is sometimes thought a proof that a banking-house cannot safely be trusted, and that the conductors of it are morally reprehensible. Yet surely this is a hasty conclusion. Why may not a banker have recourse, like any other trader, to every method of increasing his business, which falls within the description of honest and ingenuous competition? Why may not he offer to his employers advantages and accommodations superior to those afforded by other

bankers, provided that they are such as fairly come within the line of his profession, and are not greater than will leave him solid hopes of reasonable profit; nor greater at first, as a decoy, than he means afterwards to continue; nor such as involve unconditional promises of pecuniary assistance, which the pressure of somewhat difficult times, or the concurrence of many applications, may be likely to disable him from fulfilling? It is true that, by an indiscreet reduction of his terms, a banker impairs his credit, in the judgment of intelligent men, in proportion to the reputation which he gains for liberality. But spirited exertions in giving advantages and affording accommodations, if they are evidently under the controul of prudence, rarely fail of being amply repaid; and, while they benefit the individual who makes them, are of essential use to traders of every class, and ultimately to the whole community, and even to foreign nations, by producing a general reduction in the terms of doing business, and consequently in the price of all the articles of commerce.

By a variety of conceivable accidents; by an error, for example, as to the day fixed for a large disbursement; by being disappointed

as to the receipt of a considerable sum ; by a number of demands occurring at once, against which no prudence could guard ; a banker in the country, where resources may not be at hand, may be reduced to the necessity of delaying payment for a day, for an hour, or possibly but for a few minutes, at a time when he is in a state not only of general solvency, but of actual wealth. By a circumstance so untoward, his credit will undoubtedly be affected. But it will be perhaps affected in a much less degree than might at first have been supposed, if the cause be capable of a fair explanation, and his character for uprightness and veracity be previously well established. The world has learned from experience, and a more general diffusion of knowledge on these subjects, not to be quite so prone, as heretofore it was, to form a determination prejudicial to a person's credit in consequence of a trifling accident, while his probity, his substance, and other solid grounds of confidence, remain firm. At all events, however, it is the duty of the banker honestly to avow the real cause of his temporary distress, and not to shelter himself under subterfuges, evasions, and false pretences. If he discerns the impending crisis beforehand, let

him meet the danger with that courage which naturally belongs to integrity. Let him give a decisive proof of the sincerity of his principles, by stopping payment at once, if integrity requires that step, be it for a longer or a shorter period, be the hazard to his future credit greater or smaller, instead of adopting any fraudulent or questionable practice for the purpose of procuring a supply for his wants.

To borrow money upon interest is frequently thought a disparagement to the credit, not only of a country banker, as has already been intimated, but of any banker. This opinion seems founded on ancient and local prejudices, rather than on reason. If the banker borrows money on terms so moderate as to be able to lend it out again on good security, and at an advance of interest, however small, and if the period for which he borrows it be not longer than that for which he lends it out, there seems no valid objection to the practice, even though pushed to a considerable extent. It is professedly his business to take into his hands the money of others, with a view to the making some advantage of it. His profit, it is true, will be less on the sums for which he pays interest

to the lender, than on those which are committed to him as a deposit. But why are these smaller profits to be despised or rejected by him? His customers, too, it may be fairly added, derive great benefit from the practice, (even greater, it may be, than the banker himself,) in consequense of his having, by means of it, a much larger sum to lend out among them. Perhaps, however, he borrows a sum at higher interest, to meet some temporary emergence. And, if the sum be moderate, he is not to be blamed. It would be difficult, if not impossible, for him to devise a method of encountering the great fluctuation of demands, to which he must be subject, so convenient as that of occasional borrowing. Without that resource, he would be obliged to keep an enormous sum always in his chest, to the injury of the public by the rise which must necessarily take place in his terms of doing business. A banker who borrows money for either of the purposes which have been mentioned, may not be bound in conscience spontaneously to disclose the practice, where strong prejudices subsist against it; but he is bound not to use deceit to conceal it.

Sometimes the banker raises money by

parting with bills which he has in hand, in consequence of having discounted them. This mode of proceeding has been thought discreditable ; but as few just objections can be alleged against it, as against borrowing money upon interest, provided that the banker scrupulously refrains from parting with bills which have been put into his hands in confidence that they would remain there until they should become due ; and even from disposing of those which are left to his discretion, when the disposal of them might be likely to prove injurious to the persons from whom they came to him ; and provided also, that in thus borrowing on his own credit what he is in fact to employ in lending to others, he does not too much extend or purposely conceal his risks. Under those restrictions this method of raising money to meet occasional fluctuations (for that should be its object, rather than the creation of a great permanent fund), as it may frequently be more convenient than any other, so is it perfectly fair. (t)

4

(t) It may be proper to observe, that a banker by no means acts with a cautious regard to his credit, nor guards himself from a very unpleasant species of temptation, who allows himself to stand obliged to a customer, or other person, who is himself of doubtful credit, for raising large

But let it be repeated, that nothing of the nature of deceit ought to be practised by the banker in this or in any other transaction. It might be desirable that a banker, when he thus transfers bills, should always avow his conduct by endorsing them. In some instances, I believe, in consequence of prejudices still remaining, his credit might be affected by such a step; in one, at least, the customs of banking unfortunately render it impossible. The Bank of England will not discount bills for bankers. The grounds of this determination (*u*) do not fall within the

pecuniary supplies. Undue expectations may be excited in the mind of the needy man, of being able to borrow in return from the banker; and the temptation to lend beyond the dictates of prudence may be too strong for the banker, when the appeal is made to his gratitude, and the plea urged of similar service rendered to himself.

(*u*) At present (A.D. 1800), in consequence of a recent period of distress in the commercial world, the Bank has been, during some little time, in the habit of permitting bankers themselves to discount bills at the Bank like other people. All persons who send bills thither to be discounted accompany them with a list specifying the bills and the name of the party who sends them. The intention of the Bank has in part been to put an end to the practice adopted by the bankers, of sending their bills, through the medium of their confidential customers, to an extent neither known nor capable of limitation. It is to

limits of my enquiries; but the consequence of it is, that many London bankers, when their cash is deficient, desire some merchant, with whom they are in habits of confidence, to receive back his own bills, perhaps with the addition of those of others, and to have

be feared that it will be difficult to lead bankers to an invariable rule of sending no bills otherwise than openly; as a banker will frequently feel a strong temptation to obtain from a friend the loan of a little credit, when the friend has more than he wants for himself. The tempt, however, is highly deserving of success.

The Bank of England frequently allows a banker, for his own accommodation, to lighten his account, as the phrase is, by taking up (that is to say, by paying off before the time when payment is actually due) bills to a large amount drawn upon himself, which are come into the hands of the Bank. A banker, for example, having discounted at the Bank 10,000*l.* in bills, not yet paid, on other people, hears that the Bank holds bills on himself, not yet due, to the amount of 30,000*l.*, which it has discounted for various customers. He knows that, under these circumstances, the Bank will not choose to discount more bills on him, if sent by other people, while it retains in hand so many bills on him unpaid. He therefore pays to the Bank, on August 1st, 8000*l.*, which would not become due until August 20th, and other subsequent days; and receives from the Bank an equivalent in discount for the time which the bills thus taken up had to run. I believe that the Bank has extended this mode of accommodation, for the purpose of mitigating the strictness of its late resolution, to limit to a specific sum the amount of the pecuniary aid to be afforded to each commercial house.

them discounted at the Bank as for himself. The Bank of England, though frequently unapprised of the extent to which this practice is pushed, knows that it prevails, and acquiesces in it. A banker, therefore, ought never to strive to conceal from the knowledge of the Bank when or how far he thus avails himself of its aid; but rather should be glad spontaneously to communicate both particulars.

It has also been deemed by some people unfavourable to the credit of a banker, to be concerned in loans to government; as large payments are to be made, and the transaction is always attended with a risk of loss. Yet there appears nothing morally reprehensible in such an undertaking, provided that the banker does not engage on imprudent terms; that he does not contract to furnish a sum too great in proportion for the customers to whom he is agent; and that he does not retain or become responsible for too large a share of it himself. He seems to be peculiarly qualified for the undertaking, by the insight which his profession will have given him into the circumstances both of his own employers and of the monied world. It is his duty not to assign to any one, either from

motives of interest or of regard, a share exceeding his probable responsibility; and it is desirable that he should avow the real holders of the shares, as by concealing their names he reserves to himself the opportunity of taking the whole, or a very large part of the loan; and thus brings himself into temptation, and tends to establish a custom of keeping the names of the real holders secret. Such a custom might be turned by future agents for loans greatly to the injury of the public.

In the next place it is to be observed, on the subject of a banker's credit, that there are some proceedings, in themselves perfectly consistent with integrity, from which, however, it may in common be right for his credit's sake, as well as on account of the strong temptations to improper conduct to which they may expose him, that he should abstain. Thus it is not advisable that a banker, whose dealings are extensive, should embark in any other business which may eventually be injurious to his credit. Not that it is by any means universally wrong in a banker to engage in an additional employment. A bank in a country town, though of essential benefit to the neighbour-

hood, may neither furnish sufficient occupation, nor a comfortable livelihood to its proprietor. Under those circumstances he may serve not himself only, but the public, by uniting with it some other employment confined within proper bounds, and not attended with any material risk. It seems, however, generally desirable, that a banker whose deposits are large should not also be a merchant. (x) The foundation of this rule may be traced in the different nature of the two professions. The banker is in a considerable degree able to ascertain beforehand the security on which he lends out his money, and to keep a watchful eye afterwards over the proceedings both of his debtors and of his competitors. His risk, therefore, if he is prudent, is small ; and it ought to be,

(x) There are some places where the practice of uniting the two professions is so fully established, and the profits of each of the numerous partners in the banking-house are perhaps so moderate, that this observation may not apply to them. There may also be other possible grounds of exception. If there are many partners in the bank, and if the superintending partner is not in trade, nor devoted to the interests of any trading partner, these circumstances may afford effectual security against that diversion of the banking funds to the purposes of trade, the danger of which forms the chief objection to the union of the two professions.

for he deals with the money of others. His profits, being certain, are individually small likewise. The merchant, on the contrary, invests his capital in remote and comparatively hazardous concerns: he gives long credit, and on single security; he depends at times on the conduct of persons resident in distant countries; is liable to the rise and the fall of markets, changes not unfrequently both considerable and unexpected; and is, more or less, at the mercy of seas and tempests. On all these accounts his risks are necessarily great; he trafficks, however, chiefly with his own money. His profits, being precarious, must be proportionally large. Now experience has evinced that men are usually but too prone to grasp at greater advantages, though with greater risk, rather than to acquiesce in sure, but moderate gains. If a banker, therefore, is also a merchant, there is much danger of his making trade his principal object, and rendering his bank too far subservient to purposes of commerce; of his turning the great deposit in his hands into such a channel as to render his fortune an inadequate security against the risks which he encounters; and of his placing the money vested in his hands on banking principles so

far out of his reach, that even the fluctuations common in the trading world may bring him into distress. Nor are we to forget the danger there is, lest, when a great banker becomes a trader with the capital of his customers, he may prejudice the general interests of trade by entering into monopolising speculations. This admonition, which has been meant to refer hitherto to London banks, may be applied with at least equal force to a country banker who has raised a great deposit by giving interest for money, or by a large circulation of notes. He may easily be led to push his circulation, and raise his rate of interest, for the sake of acquiring the means of supporting some trading scheme, or maintaining some (y) vast monopoly. If his mer-

(y) The great and extensive distress occasioned by the downfall of a banking house, which was ruined by an attempt of the leading partner to establish a monopoly of alum, is not yet forgotten. And we have recently witnessed the calamities which attended the failure of another bank, set up and carried on by its proprietors merely to create a fund, by the most disingenuous means, for the purpose of supporting their wild and unlimited speculations in the cotton trade.— Whenever a mercantile house, *whose credit is already strained*, enters into the banking business, the fair presumption is, that the bank is opened only as an expedient to raise money for commercial adventures.

cantile projects are unsuccessful, and sudden embarrassments arise, he may be betrayed into attempts to extricate himself from his difficulties by resorting to some reprehensible or fraudulent transaction in the banking line. The two principal causes of almost all the dishonesty and fraud which have occurred in the practice of bankers (and the case is indeed the same with respect to traders of all descriptions) have been the urgency of pressing wants, and eagerness for exorbitant gain. To their influence the banker who is also a merchant specially subjects himself. The detention and misapplication of money sent to the banker in order that it might be immediately invested in the funds ; the sale of stocks held by him in trust, and perhaps for widows and orphans, or of other stocks which he has the power of attorney to sell at his discretion ; the conversion into money of short bills placed with him for safe custody, and still the property of the depositors : these are practices at the idea of which a person of common reputation would shudder ; yet they are practices which, when bankruptcy has disclosed men's proceedings, have too often been found to have taken place ; and almost

universally through the operation of the one or the other of the causes recently stated. In such cases the original intention may always have been speedily to replace the sum, which was then considered as merely borrowed from the creditor, or the trust. But it was borrowed from an unsuspecting creditor, and from a trust sacred and unalien-

e. When once private property is thus infringed, motives for delaying to replace it are likely to gather strength, and a habit of additional infringement to be formed. The credit, too, of the house, in the eyes of clerks, and the confidence of one partner in another, must abate. And if the transaction be surmised abroad, the general credit of the house must naturally decay, though the precise cause of its diminution may never be formally stated to the proprietors.

If hazardous enterprises in commerce be thus reprehensible in a banker, to venture deeply in the purchase and sale (z) of stocks, or lottery tickets, or other articles, the value of which is equally fluctuating, is also incom-

(z) The distress which arose, some years since, from the failure of an eminent banker, who ruined himself by stock-jobbing, sufficiently illustrates the danger and the criminality of that practice.

patible with credit and integrity ; and to engage in such practices obscurely, and through the medium of an unavowed agent, is still more to be condemned than entering into them openly. It is almost unnecessary to add, that every consideration which renders it the duty of a banker to refrain from such speculations, ought to deter him from connecting himself in partnership with a man embarked or likely to embark in them, and from delaying to dissolve such a connection if already formed.

In advancing money on merely personal securities, whatever their nature may be, a banker ought to be uniformly attentive to the suggestions of prudence ; and, above all, to that fundamental rule of never lending too much to the same individual, on the observance of which rule the safety and credit of a banking-house essentially depend. This remark may be extended with the utmost propriety to the case of bankers lending their *credit*, instead of their money, to their customers. The danger of the practice, particularly in the case of London banks lending credit to their London customers, arises from the facility with which, if admitted at all, it may be carried to an indefinite extent.

Hence the resolution adopted by bankers resident in the metropolis, not to accept bills drawn in London, though the acceptance of them to a moderate extent would not necessarily imply any thing discreditable, seems no improper rule for their conduct. The practice of accepting bills from the country, though liable also to be too far extended, is much more susceptible of limitation ; the country customers of a London bank being comparatively few in number. And it seems highly beneficial to trade, that some respectable house in London, acquainted with the several houses with which it deals in the country, and holding proper security from them, should guarantee the payment of their bills, in order to give them sufficient currency in the metropolis. The bills of the London merchant do not stand in need of the same aid. He lives in the place where they chiefly circulate. His credit, therefore, can be made the subject of enquiry, and can scarcely fail to be tolerably well appreciated. The practice prevailing among some bankers, of indorsing to a certain extent bills drawn from the country on foreign parts, though not those drawn in like manner by their London

customers, seems grounded on the same principle of distinction.

These observations on moral duties, referring to the subject of credit, may not improperly be concluded with a few words on the same topic, respecting the conduct due from bankers towards each other, and the treatment which they may reasonably claim from their customers. It is not sufficient for a banker to abstain from premeditated attempts to impair the credit of his competitors. He cannot but know of how delicate a nature credit is, and with what ease, especially in critical times, it may be wounded or destroyed. He ought, therefore, to guard his expressions with the utmost care ; and never to throw out an idle word which is likely to be misconstrued to the injury of another house. On the contrary, let him omit no opportunity of defending the personal character and credit of any of his rivals, when unjustly attacked. And particularly let him beware that no blind prejudice, no lurking spark of pride, envy, or malevolence, betray him into the practice of hastily decrying those bankers who deviate from ancient customs still retained by himself. Let him remember, that forms and modes of transacting business which were

originally useful, in the improved state of trade may have become needless and inconvenient ; and that new branches of business, formerly unknown to the banking line, may now be found naturally allied to it. (aa) In

(aa) If the principles of moral duty are ineffectual, self-interest may well dispose rival banks, especially country banks, to cordiality and friendly intercourse. By mutually throwing out unfounded insinuations, by refusing the notes each of the other, when there is no just ground of suspicion, and by various other unkind offices, the one may impair the credit of the other, in such a degree as to produce the most serious consequences ; and even a greater house, by impairing the credit of a smaller, may materially suffer in the end. On the contrary, if a good understanding subsists between them, prompting them to co-operate in detecting frauds upon either bank, to lend guineas reciprocally to meet a temporary influx of notes, and to communicate, with becoming caution, yet with frankness, the characters of individuals in the trading world, and the credit due to their respective customers, the reciprocal advantages are obvious.

As the Bank of England, in consequence of a variety of circumstances, has the credit of the whole trading world in some measure at its disposal, it is in a particular manner incumbent on those who may be appointed to manage its concerns, to act, not with equity only, but with benevolence (and much has often been shown by them) towards individual bankers and traders ; and scrupulously to beware of exciting unmerited suspicions against particular houses. It seems indeed their interest, as the great guardians of the general credit of the kingdom, to support credit unjustly impeached, either in London or in the country, so far as prudence will permit. .

the next place, the employers of a banker should be cautious of listening, and still more of giving currency and circulation, to light and uncertain rumours to his prejudice. Let them not be immoderately and unfeelingly precipitate in taking steps to secure themselves against a possibility of loss. Instead of eagerly withdrawing their deposits when they amount but to paltry sums, or insisting on instantaneous payment in guineas for every one of the banker's notes which they chance to have in their hands, let them not be unwilling to bear some share in the common (*bb*) risk, and to hazard some reasonable sacrifice, for the merited support of the individual banking-house, and the maintenance of general credit.

Some brief observations on the head of profit may be suggested in the next place. The subjects of credit and profit are naturally so connected, that some of the preceding remarks have unavoidably had a remote reference to the latter topic, and some of the

(*bb*) Much of the late distress in the commercial world was owing, as the event proved, to the unfounded fears of men of property ; who would not trust bankers of real wealth, and especially bankers in the country, with the small sums commonly lying in their hands.

remarks about to be made will necessarily bear upon the former.

The profits of a banker depend partly on the extent of his business, and partly on his terms and modes of dealing. His moral duties, therefore, respecting them relate to his proceedings with a view to gain custom, and to the advantage which he makes on separate transactions.

One of the most effectual ways in which a banker can recommend himself to extensive business, is by consulting the advantage and accomodation of his employers. If his bank be deemed safe,—and if, by moderation in his terms of dealing, by universal good usage of his customers, by studying their concerns, and adapting his proceedings, so far as may be, to their convenience, by accuracy in keeping their accounts, by giving to them that assistance in loans, and in other ways, which their respective situations, when fairly appreciated, entitle them to claim, he makes men feel that it is their interest to deal with him,—employment will flow to him in abundance, and of its own accord. Some of the principal restrictions which he ought to prescribe to himself, with respect to the advantages and accommodations to be afforded to

customers, have been recently stated under the head of credit. Within the general limits there specified, if he resides in London, let him search after opportunities of surpassing his rivals in conferring those favours, and performing those good offices, by which a banker in the metropolis may frequently be of signal assistance to those who deal with him, and secure their friendship and recommendation, as well as their custom, by the ties of obligation and gratitude. Under the same restrictions, if he lives in the country, where it is usual for bankers to allow some interest for money placed in their custody, let him not be ashamed, while he neglects no other fit method of conciliating esteem, to recommend himself by being more liberal than his neighbours. But let not the eagerness to obtain business, nor any other consideration, lead him to imitate those adventurers, who, for the purpose of forcing themselves into notice, have been known to hold out, both in town and country, proposals and offers which perhaps they never meant, but certainly were never likely to be able to realise; while in private they have resorted to paltry and disingenuous arts, in order to undermine and supplant their more

deserving competitors. Let him never take a single step for the purpose of acquiring or of retaining a customer, which he should blush to hear communicated to the world. Let him fix in his mind this fundamental rule, never to grant a favour to persons who employ another banker, with a view to induce them to deal with himself, which he would not have granted them had they dealt with him already. And never let him seek for custom by encouraging or conniving at fraud ; as by freely permitting persons to keep cash with him, whom another banker has discarded for criminal practices. Nor ever let him seek to retain custom at the expence of veracity ; as by assigning some false reason for refusing loans of money, that he may not give offence to those who wish to borrow. A banker often feels strongly tempted to repel such applications, by alleging that he cannot accede to them without present inconvenience to himself ; when in reality the sole cause of his reluctance is the apprehension that the persons who make them are either not punctual, or not safe.

It was said that, in pursuing profit, a banker ought never to make any advantage in the course of his business privately or sur-

repetitiously, which he ought to be ashamed of avowing. Let this rule be considered by the banker who artfully endeavours to prevent a dividend from being made on the property of bankrupts lying in his hands ; or who hires a secret agent to collect the notes of a rival country bank, for the purpose of creating a run upon it ; or who forwards his own notes into circulation by any unfair means. Another instance to which it may be applied, though originating perhaps more frequently in culpable neglect than in deliberately bad intention, is the case of profit made on what are called dead accounts ; that is, on sums of money remaining in a banker's hands after the death of the owner, in consequence of their being unknown to his representatives. Speedy intelligence of the existence of these sums ought to be given by the banker to the persons entitled to the disposal of them. These remarks are also applicable to the case of sums forgotten, as may sometimes happen, by the owner. The vast deposits lately remaining in the Bank of England, under the name of unclaimed dividends, may afford some ground for concluding, that money to a large amount may chance to remain for a considerable space

of time unclaimed in the hands of a great and long-established banker, whose duty it therefore is, occasionally to examine into this matter, and perhaps at fixed periods, lest it should escape his attention.

The banker ought with equal care to refrain from taking advantages prohibited by the laws of his country. It is sometimes a matter of difficulty to ascertain, in banking transactions, whether a particular proceeding is or is not usurious (*cc*) ; and a banker may suspect himself in every case, when he feels a desire to keep the matter secret. The laws respecting usury, which perhaps might have been more beneficial had they allowed somewhat more latitude in the rate of interest according to the degree of the borrower's credit, seem to require as liberal a construction as they fairly admit; and they are generally interpreted with liberality by a jury. When it is previously settled that a banker shall receive,

(*cc*) The laws concerning usury are now justly regarded as referring only to political expediency, and not to any thing naturally sinful in the custom of taking interest. There is indeed usury in a moral sense; namely, when unwarrantable advantages are extorted from others; and it may exist when the bounds prescribed by law are not exceeded. This, however, is not the subject at present under consideration.

merely for advancing a sum of money, a compensation, in any shape whatever, amounting to more than legal interest, the transaction is usurious. Thus it is usury to give a premium to a banker to induce him to lend money at 5*l.* per cent. But if he lends a sum of money at the highest rate of legal interest, and with a direct view to secure, by lending it, the advantage of the borrower's custom, which he knows he should not otherwise enjoy, the transaction, though reprehensible if meant to decoy the borrower from his former banker, does not seem to be usurious, unless it be rendered so by something which amounts to a stipulation respecting the additional profit. A country trader, for example, requests of a London banker a loan of some thousand pounds, and offers him 5*l.* per cent. as the annual interest. The banker, hoping that the trader may be led by a sense of the obligation to do business at his office, and influenced by the expectation of the additional advantages of the commission on the bills which he may have to discount, and of profit from deposits which may be placed in his hands by the other, consents. Yet he is no usurer. For these advantages, though obtained by granting the loan, are held by him merely

during the pleasure of the borrower ; and are no other than those which he receives from every person who draws upon him as a customary and equitable compensation for his trouble. And why is it not as little reproachable in a banker to recommend himself professionally to another man by lending him money in his distress, as by showing him any other mark of kindness or attention ? But had it been covenanted that the borrower should deal with the banker for a certain time, and never draw upon him within a certain amount of the original loan, so that the latter might be sure of always having a sum in his hands to employ for his own emolument, this contract would have rendered the whole proceeding an act of usury.

It has been already observed that, as the banker trades with the money of others, prudence in lending it out is particularly his duty. He is at liberty to employ it in any manner commonly adopted by his brethren, unless he discerns the custom to be improperly hazardous, either in its own nature or from local and temporary circumstances. But he cannot with a safe conscience invest sums on doubtful securities, or on securities not so easily convertible into money as his

circumstances may probably require, for the sake of obtaining high interest. An imprudent loan is the more reprehensible on account of the consequences to which it may lead. It has often happened that a banker, having already lent more to a merchant who deals with him than proper caution would have authorised, has proceeded to lend him larger and larger sums, sometimes with unauthorised hopes of thus enabling him to retrieve his affairs, and repay all that he has borrowed ; and sometimes, in part at least, from the less defensible motive of saving himself from the disgrace of having the rashness of the original loan exposed to the world by the merchant's failure. The effects of this practice have been exemplified in the downfall of many great houses. Akin to this proceeding, but still more flagrantly wrong, is the fraud of giving a good character of undeserving persons who are in his debt, for the purpose of upholding their credit until they have paid him by the sums levied from those to whom this good character is made known.

It is not enough for the banker to act conscientiously in his own person with respect to profit. Let him guard against conniving at deceit or extortion in his partners. Let

him also attend to the conduct of his clerks, who sometimes from a want of strictness of moral principle will perhaps pay away light money, or practise other little artifices, of which he never would be guilty himself; and sometimes, through an inconsiderate zeal for his interest, will exaggerate his credit, and talk magnificently of his affairs (especially if they see their principal pleased by this conduct), and tell petty and indirect, if not great and direct, falsehoods, when they conceive that a breach of truth will be for his service. The principal has a joint share in the immorality of such proceedings, if he does not actively repress them in his agents. A banker should never be led by indolence, nor by the carelessness which often springs from the consciousness of great wealth, to neglect the due superintendence of his business, much less to commit the management of it to the uninspected conduct of his clerks. There may be an error in perpetually prying into every minute part of their behaviour; but frequent examination and inquiry are requisite to inspire them with proper principles as well as with proper activity.

Some observations relating partly to the conduct of a banker towards his employers,

and partly to his own moral dispositions, remain to be subjoined.

A banker ought to deal equally with his customers ; that is to say, he ought never to give undue preferences ; and such are all preferences which are not founded on some claim resulting from the peculiar conduct or situation of the persons to whom they are given. This rule does not prohibit him, in lending money, from showing especial favour to a customer who has introduced other customers to the house. Towards such persons he may indulge a particular degree of gratitude ; and on some occasions may properly be led by that sentiment alone spontaneously to offer them assistance. Neither does it prohibit him from taking higher interest when there is greater risk. But where the risks are equal, though from gratitude or compassion he may occasionally abate of his common terms, yet he ought not to raise those terms upon a borrower who happens to be unacquainted with his usual rate of dealing, or whose modesty points him out as capable of being driven into a hard bargain. In like manner, if a redundancy or a scarcity of cash in the kingdom renders it right for the banker to make an advance or a reduction in the interest on the

sums already owing to him, impartiality requires him, instead of selecting from selfish views a few objects of favour, to make the change on general principles. Indeed two rates of terms for transacting any branch of the banking business, even though the higher rate should not be too high, naturally spread a suspicion abroad of a grasping disposition in the banker, and may by degrees excite in him the disposition itself.

It is not necessarily unfair in a banker occasionally to lend the surplus of his money to strangers on terms lower than those which he takes from his friends and constant customers. This practice may at times be requisite, in order that he may make *some* interest of his fluctuating surplus. It is however a practice not altogether creditable, and one which should be avoided as much as can conveniently be done.

How far, it may be asked, is a banker at liberty, in point of moral duty to show especial and extraordinary favour in the way of loans to his relations and friends, from whom he has previously received obligations? If the antecedent obligation was conferred on the banking-house, it seems better that the house should repay it when a proper oppor-

tunity occurs. If it was conferred on one of the partners, as a private individual, he ought rather to repay it by means of his private property, and not out of the common fund. But in assisting his near connections with loans and indulgences, let him beware of being seduced by affection and habits of intercourse to proceed to unwarrantable lengths for their accommodation and advantage.

A banker, in contemplating the great sums which pass through his hands, and also in lending money, is apt to feel a pride of superiority, and a sense of self-importance. Instead of cherishing a spirit so unchristian, let him in the first case remember that those sums are the property of other men; and that he is only the agent employed in the management of them. In the second, let him ask himself what will naturally be the feelings of the borrower; and studiously endeavour, by simplicity and kindness of manner, and a total abstinence from all symptoms of arrogance and ostentation, to remove every unpleasant emotion from the breast of the person who solicits his aid. Let him remember that the borrower, even if greatly embarrassed in his circumstances, may be a man of as much integrity, and as much genuine respect-

ability (for genuine respectability is not to be measured by wealth) as himself; and that, if the point of mutual obligation be considered, the lender commonly derives interest and other advantages in the line of his profession in consequence of granting the loan, advantages which in many cases may be nearly or altogether of as much benefit to him, as those acquired by receiving the loan are to the borrower.

Let the banker also beware of taking offence at the customers who leave him, while he praises and caresses the persons who remove to his banking-house from another. Let not the numerous instances of fraud in the trading world, which are continually coming before him, induce him to harbour uncandid and indiscriminate suspicions, or to deal in hasty censures against individuals. Neither let the dangers be forgotten which attend a banker in habits of convivial society; habits which often lead him, especially if a young man, to form ~~ac~~quaintances and friendships with a view to custom, and with little regard to the characters of his associates; and to entrust them in unguarded moments with secrets, and, if they are men of slender property, to supply them with money, so as

to injure, perhaps to shake, the credit of the house.

In every line of life, the danger of being betrayed into unjustifiable conduct increases with the number of temptations, and with the facility of transgressing. On both these accounts, the banker who is desirous of representing in Parliament the town where he lives, or who has a seat for that place, or for any other, in the House of Commons, ought to be on his guard, even more than his brethren, against taking undue steps either to conciliate his present customers, or to attract additional employment. He will easily discern that his bank affords very convenient modes of administering a bribe to the voter. He will perceive many opportunities of strengthening his interest, or of extending his business, by executing parliamentary *jobs* for those who elect him, or for those who deal with him. He will not fail to discover, that if he should be happy enough always to think and to divide with the minister of the day, gratitude may induce the latter to reward his faithful adherent by recommendations to his private friends, and by making some of the streams of public revenue flow through his office. Let the banker, however, while

he avoids the temptations to which the possession of a seat in Parliament exposes him, study to collect from his customers that commercial information which his employment will continually furnish means of acquiring. Such information may greatly contribute to guide his judgment aright with respect to subjects coming before him in his legislative capacity.

In the last place, the banker's attention may be directed to those incidental methods and opportunities of doing good, which his profession peculiarly affords.

A banker should constantly consider the good which his occupation gives him the power of effecting, as one of the most valuable ends to be attained by following it. This power, if he is a man of eminence, will be very extensive. If he is fixed in a country town, he is the general patron and support of the trading world there. If in the metropolis, his influence, though less concentrated, may be still greater. Providence does not furnish obvious opportunities of doing good without attaching criminality to the neglect of them. Nor do those men, whatever be their line of life, manifest a Christian spirit, who are diligent and active in pursuing their

own interests, and supine in searching out occasions of conferring disinterested benefits on others.

A banker naturally becomes apprized, in the course of his transactions, of the situation of many deserving people in distressed circumstances ; persons whose moral characters are exemplary (for that is a point which should be carefully examined), and who are embarrassed or reduced by misfortunes. Such persons are among the best objects of liberality. By being furnished with small sums, sometimes as gifts, more frequently as loans, they may be enabled to set up little shops for the support of their families ; or to extricate themselves from the necessity of selling all their stock, and abandoning every prospect of ease and competence, for the payment of rent, or of debts unavoidably contracted in business. To cases of this nature let the banker studiously advert. If he resides in the country, he will have opportunities of rendering similar assistance to farmers deserving of kindness and encouragement. Private gentlemen, and others, who would willingly give small donations, frequently cannot lend somewhat larger sums with convenience ; and are commonly disinclined to lend them,

partly through want of opportunities of enquiring into the moral character of the borrower and the probability of repayment, and partly through a dislike to the trouble which attends the keeping of such accounts. Hence it specially becomes the banker, to whom from his professional situation and habits these difficulties are trifles, to exert himself in doing good by benevolent loans. Let it not be said that to engage in these transactions is imprudent. If carried on with caution, and within moderate limits, they will neither hurt the credit nor affect the profits of the house; and will in many cases enable the banker to do an act of charity in a manner more commodious to himself, and not less beneficial to the party assisted, than by giving relief from his private purse. The same liberal spirit may also be shown in returning by an equivalent subscription the profit made from deposits for charitable institutions; and by paying interest to persons of small fortunes, perhaps with large families, the chief share of whose capital happens to lie for a time in the banker's hands, until a favourable occasion arises of vesting it in the funds, or in some other desirable way. Possibly, too, it might in some cases be rea-

sonable to allow interest for the deposits arising from the sale of the property of bankrupts. It is of thriving banks that we are now speaking ; and the admonition meant to be intimated is, that the partners should practise liberality not merely in their individual capacities, but collectively also in their professional transactions. With respect to arresting of debtors, and pressing the payment of bills, there is great room for doing essential good by the exercise of generosity and forbearance. And I believe that bankers err as frequently on the side of liberality, as on that of parsimony and rigour : though the error on the former side may perhaps sometimes proceed rather from the cursory manner in which these branches of business are conducted, than from a studied attention to the nature of the particular case, and the general welfare of society.

It is a great advantage as well as comfort to persons in the lower lines of life, to be able at any time to deposit in safe hands, and in a way attended with profit, the little sums which their industry has accumulated. The banker who is averse to receive them, either from a disdain of undertaking such small concerns, or from conceiving that the

emolument to be derived from them will not quite repay the trouble which they create, offends against the clear dictates of benevolence.

A banker has it also in his power to be of material service to traders, especially to young beginners, by assisting them with his advice as to forming partnerships : as to the mode of conducting various parts of their business, and the best means of preserving and making the most advantageous use of their credit ; and by conveying to them fit and seasonable information concerning the character of those with whom they deal, and of those whom they trust. Let him seek to obtain general knowledge on those subjects, for the purpose of making this use of it.

It is also very much in the power, and it ought constantly to be the object, of a banker to contribute towards purifying trade in general from fraudulent and discreditable practices. By showing encouragement and giving preferences to honest and industrious traders ; by standing forward so far as truth will authorise him in support of their character and credit ; by rejecting customers whose conduct in trade has been notoriously flagitious ; by refusing assistance and coun-

tenance to adventurous speculators, to the extravagant, the rapacious, the tricking, and the profligate ; by laying disadvantages in the way of dealers in contraband goods ; by activity in bringing to justice swindlers and forgers, a single individual may effect extensive and most substantial good. On the contrary, by remissness in attending to these and similar opportunities of usefulness, and much more by wilfully disregarding or perverting them, through eagerness for his own profit, he co-operates in sanctioning the abuses and the crimes with which he finds trade contaminated, and in transmitting them forward to distant generations. The insight which his business gives him into the nature of all kinds of trade, (an insight which he will do well to cultivate, for the sake of the laudable and beneficial purposes to which it may be applied,) and the knowledge which he necessarily acquires of the affairs of those who deal with him, will add great weight to his advice, and will enable him to exert an influence, not only on the mercantile and commercial proceedings, but even on the moral character, of numbers with whom he is connected.

If merit ought to receive encouragement

from a banker wherever it is found, it has surely a peculiar claim upon him when found in his own house. On this principle, as well as for other reasons, clerks, whose honesty and diligence have long been experienced, are fitly rewarded by being taken, if circumstances suit, into partnership. It is a reward which will not only be highly grateful to themselves, but one which will make young men of good characters anxious to come into their place; and will add greatly to the effect of that vigilant solicitude with which a banker ought at all times to superintend the moral character of his subordinate assistants. The nature, too, of their past employment has been such as to render them perfectly qualified to regulate the business of the house. Their acquaintance with the views and habits of the older partners may make their assistance in the management of it extremely desirable. And thus the latter may reap the advantage of being enabled to allow themselves a certain degree of relaxation from pecuniary concerns, and to dedicate a greater portion of their time to domestic duties, to improving study, to liberal science, or to the service of their country as magistrates and members of parliament.

To conclude: If a banker, either from an intention of relinquishing his employment, or of pursuing it in a different channel, sells his house, as the term is, to another banker for a sum of money, the transaction is not necessarily blamable; as his customers are not under any *obligation* to transfer their business to the purchaser. But he must be aware that a large proportion of them will probably follow his recommendation; and it is his duty not to conduct them to a house which he does not fully believe to be safe.

II. Some observations are now to be addressed particularly to merchants.

Many of the remarks which have been made under the preceding head on the duties of bankers, may be so easily transferred to those of merchants, or suggest, by so obvious an analogy, rules of conduct applicable to the latter, that it is unnecessary to dwell long on the topics to which they relate. Of the first kind are several of the observations respecting the genuine foundations and the just means of supporting credit; those concerning the impropriety of employing money in gambling, either in the funds, in lottery tickets, or in any other way; of involving in trading adventures property which was

received in trust for other purposes ; and of lending additional sums to a person who has already borrowed too much, that the imprudence of the first loan may not be disclosed to the world by his failure ; those on the duty of being liberal and kind to all, especially to the virtuous and deserving, as to pressing payment of bills, and arresting debtors ; and more especially those which inculcate the moral obligation of keeping accurate books, and frequently balancing accounts ; since confidence is placed in merchants on the presumption of their being punctually attentive to these points, and masters at all times of the situation of their affairs. Of the second kind an example may be found in the caution given to the banker who is in Parliament, against regulating his public conduct with a view to serve his house ; for it is a caution which may equally warn the merchant, who has a seat in the House of Commons, against endeavouring, by the management of his vote, to promote his private emolument. In the same manner, if the banker who employs a merchant to procure bills to be discounted for him at the Bank of England ought not to conceal the nature and extent of the transaction from the know-

ledge of the bank, neither ought the merchant to dissemble the true state of the case. If it be wrong in the banker to raise his terms of doing business, or his rate of interest, upon modest or ignorant customers, it is not less wrong in the merchant to extort an higher price than usual from purchasers of a similar description. If it be wrong in the banker to lend his credit too far in indorsing bills, it is not less wrong in the merchant to importune him to indorse them at too great a risk. If it be highly reprehensible in the former to force his notes into circulation, without an adequate fund, or by such means as he is unwilling to avow, it is not less culpable in the latter to be designedly instrumental in thus circulating them. If it be wrong in the country banker to employ different correspondents in London, and to obscure from the one his dealings with the other, it is equally wrong in the merchant to borrow largely from different persons, and indirectly to impress each person with the idea that his aid only has been sought. (dd)

(dd) It sometimes happens that a merchant *disdains* to show his books, and state his affairs with reasonable openness, to the banker from whom he borrows; or to give the securities actually in his possession for the money which

In speaking of the risks and the rate of profit of the banker, I have already had occasion to mention the greater hazards to which the merchant is necessarily subject in the exercise of his occupation ; and the proportionally greater advantage which he may fairly derive from each particular transaction in the line of his business. But the merchant, when he subjects himself to risks against which he might easily guard, acts an unjust part towards all who may be injured by his misfortunes. He acts unjustly, for example, if he deliberately forbears to insure his warehouse from fire, or any large adventure from the dangers of the sea ; thus exposing his creditors to the hazard of ruin by his temerity, that he may himself save the five or ten pounds, or perhaps that number of shillings, per cent., by the payment of which he would have purchased an indemni-

he receives, claiming, through pride, a right of being trusted on his single security. To act from the motive in question is always unjustifiable, though it may possibly be proper, on some occasions, to borrow in this manner, lest an inconvenient custom of being obliged always to lodge security should be established. To lodge it, however, is the best method of keeping up credit, in the true import of the expression.

fication against the losses to which his goods are daily liable. In these rash practices young traders are the most apt to indulge themselves ; and sometimes gain by them. But traders of every description should remember, that all bold adventuring in those who traffic chiefly on credit, or with the money of others, is not rendered less criminal by the success of the experiment. (ee)

Neither is the merchant to be vindicated if he raises his general profits to a rate higher than is equitable, when compared with the general circumstances and hazards of his dealings. This rule does not prohibit him from taking a profit too great, if individually considered, on some of the articles in which he deals, when he finds himself unable to obtain an adequate advantage on others ; so long as his gains on the whole are not more than a fair compensation for the capital which he employs, the skill and industry which he exerts, and the risks and fluctuations which he encounters. But let not the difficulty of fixing the precise stand-

(ee) The general principles stated under the head of *Bankers*, on the subject of capital and of risks, are equally applicable to the merchant. See p. 306.

ard of individual profits, and the impossibility of that standard being known, or, if known, fitly estimated by his customers, betray him into extortion. Neither let profit be pursued by means tinctured with immorality. Who could assert the integrity of a merchant who, in order to determine whether he should send his goods to a particular market, should bribe or seduce a person in a public office to violate his duty, and betray to him the probability of peace or war? Could a man be pronounced honest and ingenuous who should attempt by giving money, by conferring favours, or even by flattering attention, to lead an agent, who comes to purchase an article, to connive at impositions on his unsuspecting principal? Could he be vindicated if he should send to his foreign correspondent goods from one manufactory; and at the same time take measures, directly or indirectly, by himself or in concurrence with others, to induce him to believe that they were fabricated at another: or if, on finding the market unfavourable for the sale of goods which he had ordered from abroad, he should falsely pretend that they were damaged, or not exactly according to his order, and sell them on

account of the factor? Such practices must be condemned by every upright man to whom they are stated. There are others at least as common, and not less reprehensible, which may require to be noticed. Some few instances will be shortly commented upon ; and the mercantile reader will then be left to apply similar reasoning to any other customs of his trade, to which he may deem it applicable.

In some foreign ports a duty *ad valorem* is paid on the importation of British goods. The merchant is said sometimes to value them in his entry at the custom-house at a rate far too low, though he is expected to appreciate them according to their real worth. Or perhaps he has them entered in a foreign name ; and thus by a fraud contrives to escape a part of the duties. Sometimes, too, to facilitate a low valuation, or for other causes, after sending to his foreign correspondent previously to the arrival of the goods an invoice containing their real value, according to which he is to be paid for them, he forwards with the goods themselves a false invoice, in which they are rated at one third or one half less than they

were in the other ; that it may be instrumental in obtaining their admission on easy terms. He is not always without a plea on which he endeavours to vindicate the latter proceeding. He states that the laws of the foreign country entitle any person to purchase the goods, to whomsoever they are consigned, who shall go down to the ship, and offer for them a certain advance per cent. on his valuation. And he contends that this fact is a proof that the Government of that country does not require the valuation to be accurate ; but regards it merely as a statement on his part of the terms at which, when augmented by the additions prescribed, he is willing to let the goods be taken. The laws, however, which he quotes prove only that the enactors of them do not place unlimited dependence on the veracity of merchants. And his ingenious contrivances to counteract them, show that no great stress is to be laid on the sincerity of the foregoing plea. He frequently divides his goods into different packages, so that each package shall be imperfect without the others ; and sends them at different periods, or in different ships : thus rendering it morally certain that no interloping purchaser will choose to have any

concern with them when they arrive in the harbour. (ff)

That the merchant acts in a manner altogether unjustifiable, if he is concerned in smuggling adventures, or knowingly (gg) sells articles which have been smuggled, is evident on this principle ; that men in every situation are highly criminal, who themselves break, or who tempt others to transgress, the laws of their respective countries. But it is not always considered that this principle bears in a certain degree on the conduct of a merchant if he furnishes goods to a third person who plainly intends to introduce them clandes-

(ff) With this view, as I understand, in the case of a piece of machinery, half of it has been sent at one time, and the remaining half reserved for a subsequent conveyance. And I have heard of an instance in which a British merchant, having purchased a large quantity of gloves by the direction of his foreign correspondent, had the address to dispatch the gloves for the right hand by one vessel, and those for the left some time afterwards by a second.

(gg) Shopkeepers, to whom in this instance, as in many others, the moral rules addressed to merchants may be applied, ought never to trade in a single article which they know or believe to be smuggled. When traders suspect that the goods offered to them are smuggled, it is their duty to search the matter to the bottom, instead of following the common practice of wilfully leaving the matter in uncertainty. Their duty with respect to goods known or believed to be stolen needs not to be suggested.

tinely into a foreign country where they are prohibited. If, for example, Holland should forbid the admission of European woollens into her Asiatic dominions, would not a British trader who should furnish his customer at Amsterdam with a quantity of blankets, knowing that the latter proposed to smuggle them into Batavia, be an accomplice in the guilt of tempting the inhabitants of that colony to violate the laws which they would be bound to obey?

Another practice may be mentioned which must also be condemned on the general principle, that it is criminal knowingly to lead another person to be guilty of deceit. The practice in question is that of having ships covered, as the term is, in time of war; in other words, of having them made over by a fictitious (*hh*) transfer to the subject of some neutral power that by means of the papers procured through this pretended sale they

(*hh*) Sometimes, however, the merchant actually becomes a burgher of the neutral town, in order to secure his property from danger. Thus also in times of peace British factors in Russia have become burghers in that country, to render themselves entitled to some exemptions from duties. It has been held by English lawyers, that this proceeding is no breach of allegiance to the King of Great Britain.

may appear to be neutral (*ii*) property, and consequently be released if taken by the

(*ii*) In the late war it was very common for British merchants to procure Austrian papers for their vessels, especially for those destined for the Mediterranean. And during the same period many British ships were nominally rendered Russian property in a similar way.

A similar mode of proceeding, though directly contrary to the laws of Great Britain as well as to those of morality, prevailed to a great extent during the existence of the late charter of the East India Company. That charter prohibited the sending of any commodities from England to the British dominions in the East except through the medium of the Company. The English merchant often saw great advantages to be derived from transmitting them through another channel, against the Company's consent. He therefore loaded his ship, and ordered it to Ostend to be covered. Being thus made in appearance Austrian property, it was enabled to land its cargo in Hindostan. The changes made in the charter on its renewal have taken away the temptation to such frauds. But the remembrance of them may be useful. And as the recital of a distressing event resulting from an immoral practice proves sometimes an effectual method of deterring men from proceedings of the same nature, I am induced to recite, though without naming the parties concerned, a circumstance which lately took place. The laws, designing to throw obstructions in the way of those who might endeavour thus fraudulently to send goods to the East Indies, had disqualified every tradesman who sold any articles to a merchant and knew that they were to be smuggled thither, from recovering the price by a legal process. A London dealer furnished a merchant with a large quantity of goods, being conscious that they were to be sent to the East Indies by means of Ostend papers. Soon afterwards, distrusting the responsi-

enemy. It may be urged, perhaps, in behalf of this proceeding, that it is confessedly allowable to impose on an adversary ; that the art of war consists of stratagems and feints ; that no moralist was ever rigid enough to condemn the admiral or the merchantman for hanging out false colours ; and that it is absurd to maintain that it is lawful to deceive an antagonist by fictitious flags, yet unlawful to delude him by fictitious papers. This is not the place for examining how far and on what grounds it may be justifiable for open enemies to impose on each other. Nor is the proceeding under consideration to be tried or vindicated by those rules. For here is a third party introduced, the inhabitant of the neutral state in a profound peace with both the contending nations, who deliberately suffers himself to be bribed by a subject of the one to practise an artifice on those of

bility of the purchaser, he thought it prudent to sue out a commission of bankruptcy against him ; and in the capacity of petitioning creditor took an oath of the reality of the debt. The other party retorted his attack by threatening to prosecute him for perjury. The tradesman, finding that the law would not recognize such a debt, and that he should certainly be convicted, shrunk from the impending disgrace, and shot himself.

the other, which no plea, but that of being himself engaged in avowed hostilities with the latter, could possibly have justified. And if it be thus criminal in the American to become an accomplice in the plot, it is at least as criminal in the British merchant to tempt him to accede to it, or to avail himself of his concurrence. Probably, too, in case of capture, an oath would be necessary to authenticate what the papers falsely averred ; and there is much danger that it would not be scrupled to procure the release of the ship. The merchant's criminality is increased by his being aware that he is the cause of such a temptation. In all cases whatever, when a merchant seeks to obtain profit by means leading to perjury, let him remember, that he who knowingly betrays his agents or assistants into that crime is himself perjured in the sight of God ; and that the guilt of a false oath is aggravated rather than avoided by equivocations and subterfuges. (kk)

(kk) Of such futile attempts to reconcile unlawful gain with principles of conscience, our sea-ports afford numerous examples. The following recent instance may serve as a specimen of them. A merchant, having imported a quantity of Spanish wine, professed to export it ; and ap-

That spirit of hazardous speculation, in other words, of gambling, in mercantile concerns, which trade is apt to produce and may seem to sanction, is particularly ensnaring in times when extensive wars, or other political events, obstruct the ordinary channels of commerce. The consequent scarcity and high price of various articles of importation promise extraordinary profit as the recompence of fortunate adventurers. And while the rash anticipate not disappointments, and the distressed are glad to take the chance of sudden opulence or of bankruptcy, the moderate are in danger of presuming on their fortune, and all who are not truly religious of sacrificing their principles. In such seasons it specially behoves the merchant to beware of partnerships and connections with men, whose commercial morality is of a low standard ; closely

plied in consequence to have the duty, which had been paid upon it, returned. All the requisite formalities were observed. The casks, on being shipped, were gauged ; and an oath was taken that the wine contained in them was the same which they had brought from Spain. During the voyage the casks became intolerably offensive. On opening them a small tin cylinder inclosing a little of the original wine was found in each. The rest of the contents was water.

to scrutinise his own proceedings and those of his house ; and habitually to try himself by that momentous question, *What shall it profit a man, if he gain the whole world, and lose his own soul?* (ll)

(ll) Since the publication of the preceding edition of this work, the use of fictitious documents in trade has increased in an alarming degree. During the three last years, (I write in February, A. D. 1811,) the whole of our trade with Russia, Holland, France, and other countries in a state of hostility, has been conducted, with very rare exceptions, under circumstances more or less revolting to conscience. To such an extent have these unjustifiable practices been carried, that there are, I understand, at this moment several individuals residing in London, who derive a large income from providing fictitious papers ; as false Custom-house Clearances, Registers, Certificates of Origin, and other similar instruments. And scarcely one insurance is effected to the Continent, in which the following words are not inserted — “ With or without simulated papers.”

There are persons deeply concerned in this mode of trade, who at the same time wish to be thought conscientious men, and consequently to vindicate their system. The grand argument on which they rely for their justification is of this sort : — “ We admit that there are many “ very bad things practised by others. But our orders to “ our Captains always are, rather to sacrifice the ship and “ cargo entrusted to them, than to support their fictitious “ documents by a false oath. Neither do we ever employ “ these documents to deceive any party, who is not willing “ to be deceived. The Russian Government, for instance, “ wishes this deceit to be practised, in order to obtain the “ advantage of a commercial intercourse with us without

Another mode of gaining profit, which ought universally to be reprobated, is that of

“ appearing directly to violate its own decrees; and is therefore contented to allow the production of the simulated documents without any minute investigation of their authenticity.” It is unnecessary to state the answer to all this sophistry. And even if a difference in principle could be established between this species of deceit and the still grosser instances which might be named, yet, however a casuistical Merchant may distinguish, Captains and Clerks will not so refine. Their sense of moral obligation is equally undermined in the one case as in the other; and the mischief arising from this source is incalculable. Besides, no man, when once he enters on this course, can anticipate how far he may be drawn forward. This is another important evil in the mildest cases; and one which might be strongly illustrated in a manner to which I should not be justified in resorting.

The Captain of one of these covered ships was lately narrating the difficulties which he had to encounter in a continental harbour. His report at the Custom-House there was suspected; and he was ordered to attend with the whole of his crew, that they might be severally examined on oath whether they had actually cleared out from Boston in America, as was alleged. They had in fact cleared out from London. “ I called them all aft,” said the Captain, “ and told them the scrape in which I was, and my hopes that they would all be honest fellows, and stand by their Captain. They promised me that they would; and so they did. One and all behaved nobly; so we got clear for that time.”

Such events have been, I apprehend, of extremely frequent occurrence.

creating artificial prices. There have been instances of merchants, when they meant immediately to dispose of a large quantity of a particular article, buying in the open market a little of the same article on very high terms ; thus pretending to be purchasers, when in fact they were sellers, and endeavouring to create, by their conduct in the former capacity, an unnatural and extravagant price, by which they might far overpay themselves in the latter. Similar frauds may be used in managing the rate of exchange with foreign countries.

The smuggling of goods into an enemy's country is another branch of this system. It is effected in two ways, either by running them in during the night, by means of fishing boats ; or by bribing the Officers of the Customs. The latter mode has been very extensively practised in the Russian trade. One merchant has admitted, that he paid ten thousand pounds sterling for the admission of a single cargo into Riga.

The licenses which have been granted by our Government to trade to France, and other parts of the Continent, do almost all involve the necessity of at least a false clearance. The instances in which this is not necessary are only those very rare cases in which a license is granted also by the adverse power to a vessel to come from a British port. In all others there must be a false clearance, and probably false papers of every description ; as with the Custom-house document, which is given to a ship on her departure from any port, various other papers are connected.

A merchant, for instance, by purposely remitting a sum on losing terms, may cause a variation in the rate, of which he stands ready to avail himself by instantly drawing back much larger sums. And there is reason to believe that there may be various other means of reaping very unwarrantable advantages by managing the price of exchange, and affecting by artful contrivances the daily printed statement of rates, according to which various accounts with foreign correspondents are to be settled.

As merchants are the persons into whose hands (*ll*) loans and public contracts naturally fall, it is peculiarly incumbent on them to recollect the obligation under which they lie, in point of conscience, to trade with Government on the same principles as they trade with an individual ; to observe the same rules of probity, ingenuousness, and fair dealing ; to be equally contented with moderate profits, and equally to abhor taking unfair advantages, or entering into monopolizing leagues and combinations, in the one case as

(*ll*) “ In England, the seat of Government being in the “ greatest mercantile city in the world, the merchants “ are generally the people who advance money to Govern-“ ment.” Smith on the Wealth of Nations, vol. iii. p. 415.

in the other. Let them never suffer a public officer to hold a secret share in their contracts, that they may avail themselves of his influence in obtaining them on advantageous terms. Let them not forget that every penny which they receive from Government must be raised in taxes from their fellow-citizens, and consequently that every penny which they gain in these transactions by unfairness or extortion is in other words gained by public robbery. There are few cases, perhaps, in which the rules of equity are so frequently violated as in public contracts ; and few, if any, in which underhand combinations are carried to so scandalous a length. (mm) There is reason to conclude that it is not uncommon for a few merchants, who deal in the particular article for which Government offers a contract by auction to such an extent as to be able to depress their competitors, privately to agree to share the bargain among

(mm) The system of competition for public loans, which has of late been very properly introduced, is liable to various frauds of this kind, which all the parties concerned in the loan ought actively to discountenance. Thus it is not only the duty of the principal bidders to abstain from all private confederations, but it is likewise the duty of all individuals who wish to partake of the loan to use no secret means to prevent or check competition.

themselves, and to settle certain terms disadvantageous to the public, beyond which they are not to bid. This fraud is repeated as often as a new contract is proposed. Government, in the mean time, is lulled into unsuspecting confidence, and conceives itself to be reaping the benefit of a sale by auction, as the confederates are artful enough to fix sometimes on one of their number, and sometimes on another, to appear to be the successful bidder. If some interloping competitor bids largely against them (*nn*), they will not hesitate to take that particular contract on very low, or even on losing terms, in order to discourage him from future attempts. And if, by pertinaciously opposing them time after time, he should interfere materially with

(*nn*) This proceeding is often managed in the following manner: — On the morning when the sealed proposals are to be delivered in at the public office, one of the confederates delivers in his, and retires. If an intruder afterwards presents an offer, another of the fraternity, who is on the watch for the purpose, delivers in a second set of proposals, (for he is prepared with several sets in his pocket, on various terms,) more advantageous to the public than those first given in by his comrade. This step is repeated as often as it appears necessary, until it is morally certain that they have underbid their rivals. In other collateral contrivances which might be named, singular adroitness is exhibited.

their profits, and endanger the discovery of their secret, they will buy off his troublesome resistance, by admitting him as a partner into their association.

We may conclude these observations with remarking, that as the promoting of any laudable design is in an especial manner required of those who have extraordinary opportunities of forwarding it, the correction of the profaneness and profligacy of our sailors ought to lie near the hearts of merchants. By attention, as far as it is practicable, to the religious and moral character of the captains and officers employed in their vessels, by a regular distribution of proper books among the crews, and by the appointment of liberal premiums for virtuous behaviour, it seems probable that much good might gradually be effected.

The introduction, likewise, of civilization, and the diffusion of true religion among the inhabitants of remote and barbarous countries, are objects which ought to be deeply regarded by a class of men, who, above every other description of traders, possess the means of accomplishing them.

III. The class of traders of whom we are to treat in the next place, consists of those

who are employed in executing orders on behalf of others. From the nature of their occupation, the term agent is characteristic of them all; but in some branches of business it is customary to denominate them factors, and in some they are styled brokers.

The predominant duty of an agent is to discharge with integrity, diligence, and punctuality, and with a marked attention to the interests of his employer, the commission with which he is intrusted. The rule by which he ought to try his conduct towards his principals is, by considering, in each particular instance, whether he has acted in such a manner as he might reasonably have expected an agent of his own to have acted for him in a similar business. The duty and the rule are so obvious, that it is needless to dwell upon either of them. But it may be right to mention, by way of example, some few cases in which the agent is too frequently led to violate both the one and the other.

Of all the breaches of duty of which an agent can be guilty, there is perhaps not one so scandalous and flagrant as that to which I have had occasion to allude when speaking of merchants. I mean the being bribed,

by the expectation of some private or distant advantage to himself, (for an actual bribe is rarely the mode adopted,) to connive at impositions on his employer. It is scarcely necessary to say, that the agent ought not only to withstand palpable temptations, but also to be on his guard against being blinded and misled by specious and indirect attempts to corrupt him. Conscience should not only be scrupulous, but quick-sighted.

Many of the reprehensible practices in which some agents indulge themselves, though appearing in different shapes under different circumstances, may be traced to one source ; namely, the custom of taking unavowed and unauthorised profits, in addition to the regular and settled price allowed for transacting the business, and generally called the commission. Men more ingenious than honest devise various methods of gaining these unlawful advantages. An agent, for instance, of that description is directed by a distant correspondent to receive and to convey to him a sum of money owing to him from a third person. He gets the money into his hands with all imaginable speed, and so far punctually discharges his duty ; but he is slow in communicating to his employer

the receipt of the debt, and perhaps even intimates to him indirectly that the demand is yet unsatisfied, while he is putting the money out to interest, or using it in some other way, for his own benefit. Another is employed to sell a cargo of goods in London for a foreign merchant, who being desirous to secure himself against the risk of bad debts, agrees to allow him a per-centage, on condition of being insured against all such losses. This mode of proceeding has the technical appellation of *del credere*. The agent, however, there is reason to fear, occasionally charges the *del credere* at a higher rate than is justifiable in point of conscience, when it is considered how extremely secure those persons are to whom only, knowing the risk to be his own, he will sell the goods of his principal. And this rate, even though customary, is perhaps upheld by a degree of combination. There is another practice respecting *del credere* which is said by competent judges to be still more common. An agent, or a merchant selling on commission, disposes of his correspondent's goods to a purchaser at a price which is calculated on the supposition of six or nine months' credit being given. The latter, however, pays

ready money, receiving in return a discount after the rate of 5*l.* per cent. per annum interest for the time. Here the agent runs no risk. But in order to enable himself to charge *dei credere* for a hazard which he never incurred, in making up his accounts he states the purchase-money as not paid until the expiration of the time of credit. The following artifice is also known to have taken place:— An agent, who is ordered by a foreign trader to purchase and transmit to him a quantity of English goods, proposes, on the plea of simplifying accounts, and saving trouble, that instead of putting down in his bill every petty charge made at the Custom-house for each individual article, he should lay such a per-centage on the whole sum expended as would amount to an equivalent. The merchant, unsuspecting of deceit, consents; and is accordingly charged ten pounds for disbursements which do not cost his agent above that number of shillings. Another fraud, much more considerable in itself, and much more generally prevalent, is practised on the foreign merchant. The agent, in consequence of paying ready money to the English tradesman for the manufactures which he buys of them on behalf of

the foreigner, receives back from them a deduction of $2l.$ or $2l.$ 10s. per cent. on the amount of their respective bills ; but he makes out his accounts to his employer without giving him any hint of the money returned. Perhaps he alleges in excuse, that the regular commission is too low, and that the additional profit may fairly be taken in order that he may receive on the whole an adequate compensation for his trouble. But, in the first place, the assertion that the commission is too low is not yet proved ; and, in the next place, if it were proved, not a step would be gained towards a vindication of the practice in question. For however reasonably the agent might in that case apply to his principal for an increase in the rate of commission, in no case can he justify himself for wilfully concealing the sum which was returned to him, and charging the whole apparent amount of the bills as actually paid. What would the agent think of his house-keeper, if she were to set down the articles in her weekly accounts as having cost more than she had really paid for them ; and, on being detected, were boldly to vindicate herself on the plea that her wages were too small ? Loudly as he would exclaim against

her knavery, if he were not in the trammels of habit and prejudice, he would discern his own conduct to be at least equally fraudulent. That his brethren in trade very frequently practise a similar deceit on their employers is no apology. The frequency of deceit does not take away the guilt of it. It is unnecessary to repeat the observations which have already been made in the introductory part of this chapter, on the duty of breaking and notwithstanding reprehensible customs of trade, however widely they may prevail, and with whatever profit they may be attended. There is great reason to believe that the foreign merchant is very seldom aware of the additional charge which is thus made upon him.

The custom of taking profits in the commission business, which are not stated in account to the principal, and would appear unjustifiable if the conduct of the agent were fully laid open to him, is not only contrary to the strict rules of commercial integrity and fair dealing, but even in cases where it is free from actual deceit it opens a door and furnishes precedents for a variety of little frauds, which are but too apt to insinuate themselves into trading transactions, and in-

person actually engaged in a political negotiation. It ought here to be distinctly stated, that there are in the metropolis many factors highly distinguished for their integrity in declining improper commissions. These are the men whom their brethren ought to imitate. And their example should be followed, not in some particular cases only, but uniformly, and on a consistent principle; not from a reference to reputation and *honour*, but from conscience. In some of the instances recently mentioned, and in others which might be subjoined, the agent may find himself so uncertain with respect to the conduct and views of the party who wishes to employ him, as to be considerably perplexed whether he ought or ought not to undertake the business proposed to him. No general rule can be given for the removal of his difficulties. In every other line of life a conscientious man will occasionally find himself embarrassed by doubts of a similar nature; and in each instance he must decide upon them by a careful review and an impartial estimation of the various circumstances attending the particular case. In the same manner the agent must form his judgment. But while he avoids, on the one hand, those

unnecessary doubts which would at the same time obstruct the course of lawful trade, and injure himself and his family by intercepting his fair emoluments, let him not, on the other hand, be seduced by self-interest to cast off his scruples, under the vain pretence that his refusal will not prevent the business from being transacted, as numbers stand ready to undertake it. On that principle he might repair to the highway and rob a traveller, whom he thought tolerably certain of being plundered before he would reach the end of his journey. The man who knowingly lends or hires himself to be a subordinate instrument in executing a piece of villainy, is not only grossly culpable, but frequently as culpable as the original contriver. In doubtful cases let the agent apply to himself the spirit of that rule which St. Paul gave to the Christian converts who hesitated as to the lawfulness of eating meats which had been offered to idols: “He that doubteth, is condemned, if he eat; because he eateth not of faith.” Or, rather, let him attend to the Apostle’s subsequent declaration, on which the foregoing decision is professedly grounded, and which literally applies to every doubtful case in the whole circle of human

actions : “ *Whatsoever is not of faith*” (whatsoever any man does without being confident at the time that it is lawful) “ *is sin.*” (oo)

Stock-brokers who, from having recently begun to act, or from other causes, have not acquired much business, sometimes endeavour to avoid the disgrace of being unemployed, and to bring themselves into notice, by artificial manoeuvres calculated to give them the appearance of having extensive dealings. They will seem very busy, for example, in purchasing large quantities of stock, which in fact they purchase on their own account, though not avowedly so, and sell them again on the same day, and at the same price. From all such practices an honest man will keep himself free. The intention of those who resort to them is to represent themselves as much more trusted than they really are, and thus to gain, by premeditated deceit, a degree of credit and reputation to which they are not entitled. Every stock-broker, too, it may be added, ought scrupulously to refrain from managing illegal transactions on account of his em-

ployers, and from unlawful or rash speculations on his own. (pp)

In the line of agency, as in all other branches of trade, there is ample scope for fair competition. And it is laudable con-

(pp) The actual business of stock-brokers consists of two parts: they are employed to make bargains for ready money; and bargains for a distant time. The latter are illegal; they furnish, however, especially in time of war, perhaps one-half of the business transacted. They are made on unmixed speculation; that is to say, not only a hazard is incurred, but it is incurred without any capital being engaged. A person buys, for instance, through his broker, 10,000*l.* three per cent. stock on the first of November at 73*l.* per cent. *for the quarterly settling day*; on November 10th, he sells the same sum for the same future day at 74*l.*; and thus continues buying or selling every day, as his ideas of war and peace and of other circumstances vary, till the settling day comes, taking care by that day to have bought just as much as he has sold. He has then to receive or pay only what are termed his *differences*. The stock-broker's custom is never to tell the name of his employer in these bargains. If the speculator cannot pay his differences, it is customary for the broker to pay them for him. If both speculator and broker fail, then the name of the former sometimes becomes known.

Most stock-brokers are also jobbers; that is to say, they have a capital in the funds, which they retail to purchasers as opportunities offer, and constantly watch the turn of the market that they may re-invest the money to advantage. This branch of business is manifestly attended with many temptations. They also sometimes speculate in bargains for time on their own account.

duct in an agent to reduce his rates of commission on different transactions to the most moderate terms which he can permanently afford, whatever may be the clamour excited by his brethren.

Directors of public companies, whether incorporated by charter, as the East India Company and Bank of England ; by act of parliament, as the recently established Sierra Leone Company (*qq*) ; or upheld by mere voluntary union, as some of the societies for insurance against fire ; are in fact agents for others in the way of trade : and are therefore bound in conscience to the performance of those duties, which have been already mentioned as incumbent on agents in every line of business. Thus they are bound to manage the affairs of the company, not only with

(*qq*) I cannot omit the opportunity which the incidental mention of this Company affords me, of noticing that peculiarity in its avowed object, which renders good men, whether concerned in the undertaking or not, anxious for its success. It is established not with a mere view to mercantile profit ; but for the purpose of eradicating the detestable traffic in the human species, by leading the inhabitants of Africa to an innocent, a bloodless, and a truly beneficial commerce ; and of introducing and diffusing among them the blessings of civilisation, of knowledge, and of Christianity.

integrity, prudence, and assiduity ; but likewise on the principle of transacting business on (*rr*) the lowest terms which will permanently secure to the company an adequate profit. In several instances the peculiarity of their situation adds peculiar force to some of these general duties, and gives them a particular direction. Thus a readiness to lay aside absurd and antiquated forms ; to change inconvenient hours of attendance, and to consult in every respect the accommodation (*ss*) of all parties concerned ; openness of proceedings, publicity and readiness in stating every kind of expenditure, and a disposition to give to the proprietors at large every proper degree of insight into the state of the company's affairs, ought to characterise the conduct of directors. The whole sum which has been accumulated in the way of profit and added to the capital should be made known to the body of proprietors ; and it seems right that the accu-

(*rr*) The new fire-offices in London, even without ~~the~~ the advantage of charters, have obliged the old offices to reduce their terms.

(*ss*) The chartered banks of Scotland have great merit in these respects, being conducted exactly like private banks.

mulation should be annually known also. These circumstances should be stated in order that the proprietors may be able to judge what is the fair valuation of their stock ; and that undue advantages derived from partial superiority of information may be prevented. Directors should not be puffed up with arrogant ideas of the dignity of the company ; nor be led, by the magnitude of the capital submitted to their management, to neglect economy in small matters. Still less should they consider themselves at liberty to lay out vast sums in buildings of needless magnificence, without having previously asked and received the sanction of the proprietors. Above all things, a director ought never to sacrifice the interest of the company or of the public for the sake of promoting his own emolument, or of facilitating his own re-election. (*tt*) Nor should he ever turn to his private ends the knowledge which he derives from his situation of the secret affairs of the company. It would be a breach of moral duty, for example, in a bank director to purchase, or secretly to advise his friends

(*tt*) The public has heretofore heard strong charges of this nature urged, with what justice I do not undertake to say, against Directors of the East India Company.

to purchase, bank stock, in consequence of having learned from circumstances which came officially before him, that the bank dividend is likely to rise. Indeed purity of character seems to require that he should altogether abstain from speculating in the stocks which he directs.

It is desirable that the director should have a stake of some consequence in the undertaking which he is appointed to superintend. If the proprietors dispense with that pledge for his good conduct, such a proof of their confidence aggravates his fault, if he neglects the duties of his post. And at all times let him guard against those temptations to negligence and misconduct which particularly attach on men in his situation, in consequence of the individual director's being hidden in the public body, and therefore feeling little personal responsibility.

As a seat in the direction is a personal trust, each director should regard himself as bound to give, except under extraordinary circumstances, his proportional share of personal trouble and attendance. And let him not through pride seek to retain his station, if he finds himself permanently incapable of discharging the duties of it with punctuality.

IV. Manufacturers form the last class of traders of which it was proposed to treat.

The following remarks will be comprised within a narrower compass than that which they might otherwise have occupied, not only in consequence of the general observations contained in the introductory part of this chapter, but likewise from the facility with which many of the particular reflections already made under the three preceding heads may be transferred to the duties of manufacturers. Many of the remarks on the establishment and maintenance of credit ; on the duty of avoiding needless risks, of keeping accurate books, and of showing liberality to unfortunate, but deserving, debtors ; on the impropriety of increasing loans already too large, of employing trust-money in trade, and of helping unsafe bills into circulation ; on the rate of profit to be pursued, and on the objections sometimes urged against reducing it ; on the criminality of being concerned directly or indirectly in smuggling transactions, and on several other topics ; are not less applicable to the proceedings of the manufacturer than the banking and mercantile concerns. Some observations under the head of agents, respecting the line of conduct

proper to be pursued by those who have the offer of being employed in purchasing articles which they think are meant to be turned to smuggling adventures at home or abroad, may contribute to point out the course which the manufacturer ought to take, if he should conceive that the goods which he is desired to furnish are destined for a similar purpose.

Fair and liberal competition is the principle on which trade of every kind ought to be conducted. In no branch of trade are the beneficial effects of that principle more capable of being rendered conspicuous than in manufactures; and by no description of men have they been more clearly exemplified than by the manufacturers of Great Britain. The astonishing improvements which our various manufactures have received, and the undisputed pre-eminence to which they have attained, (circumstances to which this country is materially indebted, under Providence, for much of its domestic prosperity, and for the high rank which it holds in the scale of nations,) are to be ascribed to the exertions (*uu*)

(*uu*) While we bestow on the private manufacturers the praise which they have so well deserved, we must not forget how much they owe to the freedom of the Constitution, to the equitable administration of justice in this coun-

of individuals stimulated by the spirit of competition. The object of each manufacturer has been to undersell his neighbour, or to make the article better for the same price. Where some existing law, or, as is the case with the porter brewery in London, the custom of trade fixes the price, the latter method alone of competing is practicable. But the former mode is the more common ; and it not unfrequently happens, that the very circumstance which enables the manufacturer to reduce his terms, essentially con-

try, and to the wisdom which, when all circumstances are impartially considered, must be allowed to pervade the general system of taxation. (See Smith on the Wealth of Nations, 5th ed. vol. iii. p. 382, &c., and p. 432, &c.) From the past history, and from the existing situation of other countries, we may learn to how low an ebb a despotic government, burthensome laws, partial judges, and politic taxes, may depress manufactures, even where nature seems to have designed that they should flourish to the greatest extent. The present state of Spain is an obvious and striking example. From Mr. Townsend's Travels through that kingdom, I have already had occasion to point out the baneful effects of royal manufactures and monopolies ; and in various parts of the same work proofs occur of the mischiefs resulting from the other particulars now enumerated. See, among other places, vol. ii. p. 226, &c. 240. 419, &c. ; vol. iii. p. 21. See also Smith on the Wealth of Nations, vol. iii. p. 381, 382.

tributes to the melioration of the fabric. For though an active and intelligent trader may in some instances be enabled to lower the price of his goods by procuring his raw materials at a cheaper rate than his competitors obtain them, or perhaps by obtaining materials unknown to others ; yet the advantages derived from those sources cannot be lasting. The opportunities of making such beneficial or secret purchases are not likely to occur often, and, if they occur often, will not be long undiscovered or neglected by his rivals. If it be superior skill in working up the same materials which puts it in the power of one manufacturer to undersell another ; that circumstance will commonly give superior excellence to his goods. But the most extensive and most considerable improvements in manufactures arise from the introduction of machinery to shorten labour. And the new machines, whether applied to the spinning and twisting of thread, to the weaving of cloth, to the bruising and compounding of substances for dyeing, or to the other multifarious operations and processes to which inventive ingenuity has adapted them, are often found not only to perform the work cheaper, but much better than it was done

before. Similar consequences attend the improvement, or the more judicious use of machinery already known.

Objections of a moral nature are sometimes urged against the introduction of machines by which human labour is considerably shortened. Great numbers of men and women, it is said, are thus thrown out of employment : they are dismissed almost without any warning, or, at least, without a warning sufficient to afford such of them, as are qualified to undertake another occupation, an opportunity of providing one. But most of them, it is added, even if they had much longer notice, would be unable to avail themselves of that resource ; from their sex, their age, or their habits of life, they are incapable of commencing a new line of business ; and even if they are capable, other trades are full, and will not receive them. Thus multitudes of honest and industrious poor are deprived of the possibility of procuring a livelihood for themselves and their families ; they pine in misery, in sickness, and in want ; and, driven at length to repel famine and nakedness by violence and plunder, from being the supports become the pests of society. That these objections, which compassion has suggested

on the sight of incidental distress, are to be disregarded, is by no means to be affirmed. But they are pushed to an unreasonable length, when they are urged as generally conclusive against the admission of new machines by which labour is greatly diminished. How has mankind been enabled to emerge from a state of barbarism to civilisation; to exchange dens and caves for comfortable houses; coverings of raw skins for clean and convenient clothes; acorns and wild fruits for salubrious food; unlettered ignorance for books and knowledge; but by the progressive introduction and the rapid improvements of machinery? And are we prepared to say that human life has attained to its highest degree of refinement? Or that the means which have brought it to its present state ought not to be permitted to carry it farther? Or that, while every nation around us is advancing in improvement, Great Britain alone is to stand still? Those simple machines and implements, without which we now should be at a loss how to subsist, were new in their day; and in many instances the invention of them undoubtedly diminished, perhaps annihilated, the demand for that species of labour which was before in great re-

quest. The boat-maker of early times, who first undermined the tree, and then formed it into shape by scraping it with oyster-shells, and hollowing it with fire, had probably to lament the loss of employment when a competitor arrived from a distance armed with the recently-discovered hatchet, and able to complete more canoes in a month than the other could in a year. The makers of hand-barrows and scuttles would perceive the demand for their craft materially lessened, when a more commodious method of carriage took place on the introduction of carts. The fabricators of hand-mills found their work speedily fall into disuse on the erection of machines for grinding corn by means of wind and water. In what situation would the world now be, had these inventions been successfully proscribed, out of favour to the old workmen.

But let us not deny to the objections under consideration the weight which they possess; nor be betrayed, by a partiality for measures productive of general good, into a neglect of any attendant misfortunes of the poor. If, on the one hand, the manufacturer acts laudably when he exerts himself in the discovery or the introduction of new machines, or in

the improvement of machines already existing, by which his manufacture may be rendered cheaper or better; on the other, he is highly criminal if he does not, with equal earnestness, exert himself to guard against that distress, which the hasty adoption of inventions calculated for despatch frequently occasions at first among the workmen whose labour they supersede. Let him not be hurried by unfeeling avarice or blind emulation suddenly to bring them into use to a great extent. Let him study to provide employment for his ancient servants in some other line, especially for the women and the old men; and, at all events, let him not turn them adrift, until they have means of immediately procuring bread for themselves and their children in another settled occupation. This attention to the welfare of his fellow-creatures, by whose industry and toil he has been enriching himself, is required of him by his and their common Master. Did it force him to refrain from increasing his profits, he would be bound in conscience to refrain; did it impose a heavy drawback on the increase, he ought to pay it with cheerfulness. But the distresses in question will rarely be great and also permanent. Remedies are

every where at hand ; and they are commonly multiplied in a very little time by the very circumstance which renders them necessary. The general effect of shortening labour is not to lessen the number of labourers wanted, but to enlarge the mass of produce, and to augment the comforts of life. Every successful invention ultimately increases the number of working hands ; partly by employing many in fabricating and conducting the new machinery, and in performing various subsequent operations on the articles produced by it ; but principally by rendering manufactures better and cheaper, and thus creating so vast an additional demand for them at home and abroad, as to cause a much larger quantity of workmen to be occupied in preparing them, than was employed when they were made in the old manner, and sold at the ancient price. Such, for example, has evidently been the effect of the introduction of cotton-mills. And, farther, the new invention itself frequently furnishes some collateral and auxiliary branches of employment, to which the labour rendered needless by it may easily be transferred. Most of those for whom provision cannot thus be made will be able to find a place in a coun-

try like this, if time be allowed them by the manufacturer for search and enquiry, in one or other of the numerous trades established around them. (xx) Instances, however, will

(xx) The appositeness of the following quotation from Dr. Smith on the Wealth of Nations, vol. ii. p. 203., will be a sufficient apology for the length of it.

“ Though a great number of people should be thrown
“ all at once out of their ordinary employment and com-
“ mon method of subsistence, it would by no means follow
“ that they would be thereby deprived either of employ-
“ ment or subsistence. By the reduction of the army and
“ navy at the end of the late war, more than a hundred
“ thousand soldiers and seamen, a number equal to what
“ is employed in the greatest manufactures, were all at
“ once thrown out of their ordinary employment; but
“ though they, no doubt, suffered some inconveniency,
“ they were not thereby deprived of all employment or
“ subsistence. The greater part of the seamen, it is pro-
“ bable, gradually betook themselves to the merchant-ser-
“ vice, as they could find occasion: and in the mean time
“ both they and the soldiers were absorbed in the great
“ mass of the people, and employed in a great variety of
“ occupations. Not only no great convulsion, but no
“ sensible disorder arose from so great a change in the
“ situation of more than a hundred thousand men, all ac-
“ customed to the use of arms, and many of them to rapine
“ and plunder. The number of vagrants was scarce any-
“ where sensibly increased by it; even the wages of labour
“ were not reduced by it in any occupation, so far as I
“ have been able to learn, except in that of seamen in the
“ merchant-service. But if we compare together the habits
“ of a soldier and of any sort of manufacturer, we shall find
“ that those of the latter do not tend so much to dis-

occur, notwithstanding the wisest and kindest precautions on the part of the master, of

“qualify him from being employed in a new trade, as
“those of the former from being employed in any. The
“manufacturer has always been accustomed to look for
“his subsistence from his labour only; the soldier to ex-
“pect it from his pay. Application and industry have
“been familiar to the one; idleness and dissipation to the
“other. But it is surely much easier to change the
“direction of industry from one sort of labour to another,
“than to turn idleness and dissipation to any. To the
“greater part of manufactures, besides, it has already
“been observed, there are other collateral manufactures,
“of so similar a nature, that a workman can easily trans-
“fer his industry from one of them to another.”

It must, however, be admitted, that the case of discharged soldiers and seamen is not exactly similar to that of manufacturers discharged in considerable numbers, in consequence of the introduction of machinery. Disbanded soldiers, coming chiefly from newly-raised corps, have in general learned some business to which they can return, and have not left it so long as greatly to have forgotten it. They are of such various employments, as to burthen no particular line by their numbers; and being distributed throughout the kingdom, do not materially oppress any particular district by their return. And the sudden call for manufactures on a peace make this addition to the mass of workmen very acceptable. Some of the preceding remarks are applicable to sailors; and, at any rate, the discharged seaman commonly finds a welcome admission, at the end of a war, into the merchants' service. Equal resources are not possessed by manufacturers thrown out of employ in large numbers by new machines. Hence appears more strongly the guilt of reducing them to such a state of distress.

individual workmen deprived of subsistence, or materially injured in their situation, by the erection of his machinery. These the hand of him who has been, however innocently, the cause of their distress, should be stretched out amply to relieve; and every man ought willingly to contribute, in a reasonable proportion, towards alleviating the evils incidentally produced by any one of those improvements in conducting manufactures, to which, collectively taken, a large share of the national strength and prosperity is to be ascribed.

There are other calamities affecting workmen in a very serious manner, and with consequences deeply to be lamented, against which the proprietor of a manufactory ought most anxiously to guard; the dangers, namely, to which their health and their morals are frequently exposed by the nature and circumstances of their employment. Such dangers will fitly be noticed in this place; since, although they exist in nearly all manufactures, they are commonly most formidable in those in which large and complicated machines collect a great number of workmen under the same roof. But it must previously be stated, that so long as any manufacture portends

such dangers to the health or to the morals of the persons engaged in it, as to be likely to prove on the whole injurious to human happiness, on taking futurity as well as the present life into the account, whatever *profits it may promise, it cannot be continued with a safe conscience.*

Some manufactures impair the health of the workmen by the deleterious quality of the materials used ; others, by the crowded rooms and vitiated air in which they are carried on. Of the first class are several processes on metallic substances. The pernicious effects of lead are proverbial, and the palsies and other complaints frequently among those who are employed upon it. I have seen a young man at work in a manufactory of white lead, whose complexion was rendered by his occupation as livid as the substance which he was preparing for sale. “ The men (*yy*) “ who are employed in silvering looking- “ glasses often become paralytic ; as is the “ case also with those who work in quicksilver “ mines. This is not to be wondered at, if “ we may credit Mr. Boyle, who assures us “ that mercury has been several times found in

“ the heads of artificers exposed to its fumes. “ In the Philosophical Transactions there is “ an account of a man who, having ceased “ working in quicksilver for six months, had “ his body still so impregnated with it, that “ by putting a piece of copper into his “ mouth, or rubbing it with his hands, it in- “ stantly acquired a silver colour. — I re- “ member having seen at Birmingham a very “ stout man rendered paralytic in the space “ of six months, by being employed in fixing “ an amalgam of gold and silver on copper. “ He stood before the mouth of a small oven “ strongly heated ; the mercury was converted “ into vapour, and that vapour was inhaled by “ him. — The person I saw was very sensible “ of the cause of his disorder, but had not “ courage to withstand the temptation of “ high wages, which enabled him to con- “ tinue in a state of intoxication for three “ days in the week, instead of, what is the “ usual practice, two.” Of manufactures which injure the health of the workmen, not by any noxious quality in the article operated upon, but by external circumstances usually attending the operation, an example may be produced in that of cotton. “ The ready

“ communication (zz) of contagion to numbers crowded together, the accession of virulence from putrid effluvia, and the injury done to young persons, through confinement and too long-continued labour,” are evils which we have lately heard ascribed to cotton-mills by persons of the first medical authority assembled to investigate the subject. To these must be added, an evil which long branded with disgrace the practice of some cotton-mills, the custom of obliging a part of the children employed there to work all night; a practice which must greatly contribute towards rendering them feeble, diseased, and unfit for other labour, when they

(zz) See a very intelligent Report delivered some years since at the request of the Magistrates for the county of Lancaster, by Dr. Percival and other Physicians of Manchester, in consequence of a putrid fever which prevailed during many months in the cotton-mills at Radcliffe. This Report, though made on a particular occasion, was drawn up with a view to the proper management, in point of health, of all cotton-mills; and contains many general rules and directions which ought to be punctually observed and enforced by the master of every mill. The observance of them would probably remove that imputation under which those manufactories have hitherto laboured, of destroying the health of the children employed in them, and in many, perhaps, may have removed it already.

are dismissed at a more advanced period of youth from the manufactory. (aaa)

(aaa) As interested minds will always feel strong temptations to this practice, the case has loudly called for the interference of the Legislature. A similar interference may be necessary to preserve the health of the workmen in other manufactures; especially where patentees are interested to make the most of their invention in a short period. In suspicious cases, it might be well not to grant patents except under suitable stipulations.

Dr. Aikin, in his recent "Description of the Country round Manchester," (1795, 4to. p. 219, 220.) corroborates the observations here advanced. Speaking of "cotton-mills and similar factories," he says, "In these, children of very tender age are employed; many of them *collected from the workhouses* in London and Westminster, and transported in crowds as apprentices to masters resident many hundred miles distant, where they serve unknown, unprotected, and forgotten by those to whose care nature or the laws had consigned them. These children are usually too long confined to work in close rooms, often during the whole night; the air they breathe from the oil, &c. employed in the machinery, and other circumstances, is injurious; little regard is paid to their cleanliness; and frequent changes from a warm and dense to a cold and thin atmosphere are predisposing causes to sickness and disability, and particularly to the epidemic fever which so generally is to be met with in these factories. It is also much to be questioned, if society does not receive detriment from the *manner* in which children are thus employed during their early years. They are not generally strong to labour, or capable of pursuing any other branch of business, when the term of their apprenticeship expires. The females are wholly uninstructed in sewing, knitting, and other domestic affairs, requisite to make them notable and frugal wives.

To have recourse to every reasonable precaution, however expensive, by which the

“ and mothers. This is a very great misfortune to them
“ and the public, as is sadly proved by a comparison of
“ the families of labourers in husbandry, and those of
“ manufacturers in general. In the former, we meet with
“ neatness, cleanliness, and comfort ; in the latter, with
“ filth, rags, and poverty, although their wages may be
“ nearly double to those of the husbandman. It must be
“ added, that the want of early religious instruction and ex-
“ ample, and the numerous and indiscriminate association
“ in these buildings, are very unfavourable to their future
“ conduct in life.” Dr. Aikin observes, that “ remedies
“ for these grievances have been adopted in many fac-
“ tories with true benevolence and much success.”

The situation of the children transported, as it very frequently happens, from workhouses in the metropolis to factories in distant counties, demands the protecting interference of the Legislature. The neighbouring magistrates have no general power to enter the houses, for the purpose of enquiring into the treatment of these orphans ; and the latter are thus kept in a sort of close imprisonment, which deprives them of the power of lodging complaints. The consequences have repeatedly been, that the usage of the children has been very inhuman, and that most cruel punishments have been inflicted (I speak this on indisputable authority) on such as have found means of complaining, in order to deter them and their companions from similar attempts. Among other legislative provisions which might be advisable, it has been suggested that the London parish-officers should be obliged to keep accurate registers of the apprentices sent out ; that quarterly returns of the state of these apprentices should be transmitted from the several factories, and be authenticated by the signatures

health of the workmen may be secured from injury, and to refrain from prosecuting unwholesome branches of trade until effectual precautions are discovered, is the indispensable duty of the proprietor of a manufactory. Let him not think himself at liberty to barter the lives of men for gold and silver. Let him not seek profit, by acting the part of an executioner. Let him station his workmen in large, dry, and well ventilated rooms. Let him constantly prefer giving them their work to perform at home, whenever it can be done with tolerable convenience, to collecting them together into the same apartment. Let him encourage them, where opportunity offers, to reside in villages and hamlets (*bbb*), rather than in a crowded town. Let him inculcate on

of the neighbouring magistrates; and that the latter should be authorised and required to visit the factories, and carefully to inspect the situation and treatment of the children.

(*bbb*) The proprietor of a great manufactory, established near a large inland town, told a person of unquestionable credit, from whom I heard the fact, that on approaching his workmen he could discern by the smell proceeding from their clothes, whether they lived in the town or on a neighbouring common. This circumstance alone might point out the comparative healthfulness of the two situations.

them in how great a degree cleanliness contributes to health; and impress them with the necessity of invariably observing those many little regulations (ccc), which, though singly too minute to be noticed in this place, have collectively much effect in preventing

(ccc) The latter of the two gentlemen mentioned in the preceding note (the late Mr. Wedgwood, the reviver of the arts of Etruria,) informed me, that having observed some young persons in his own manufactory to be affected by being employed on a preparation of lead, he had completely remedied the evil, by appointing an old workman constantly to attend them with water and towels on their leaving their work at meal times, and oblige them thoroughly to wash their hands and faces before they ate; and also by prohibiting them from playing, or using any strong exercise, until they had pulled off their coats and aprons which were sprinkled with the lead. It appeared from experience, that if they used any considerable exercise without taking the latter precaution, the dust proceeding from their clothes was inhaled by them, and produced very prejudicial effects.

The reader will permit me to refer to one additional authority, as it tends to establish a point, the importance of which will be generally acknowledged. A gentleman, who, if named, would be allowed to have had more extensive experience in cotton-mills than any other individual, affirms, that from his youth he has regularly found those works to be the most profitable, in which the workmen have been the least numerous, and the most cleanly and comfortable. There seems no cause why the result should not be the same in all other branches of manufacture.

disease. Where his own efforts seem likely to fail, let him lay the matter before the ablest physicians, and steadily put in practice the instructions which he receives. And, finally, let him exert his utmost abilities to discover innoxious processes which may be substituted for such as prove detrimental to the persons who conduct them, and direct, by private solicitation, and on proper occasions by public premiums, the attention of experienced artists and manufacturers to the same object. The success of his endeavours may in many cases be found highly advantageous to him, not merely by preserving the lives of his most skilful workmen, but by saving some valuable material formerly lost in the operation. (ddd) But whether that be the case or not, he will

(ddd) Bishop Watson, after speaking in a passage which has been recently quoted of the young man rendered paralytic by fixing an amalgam of gold and silver on copper, says, "A chimney, I believe, has of late been opened at the farther side of the oven, into which the mercurial vapour is driven; and thus both the mercury is saved, and the health of the operator is attended to." Chemical Essays, vol. iv. p. 255. In the same volume, p. 275—277., the almost universal adoption of the cupola instead of the hearth-furnace for smelting lead is shown to have been attended with great advantage to the proprietors, as well as with the most salutary consequences to the workmen.

at least reap a satisfaction from them which he could not otherwise have enjoyed, that of reflecting on his profits with a quiet (*ee*) conscience.

The morals of manufacturers assembled together in numerous bodies are at least as much endangered as their health. The danger sometimes arises from the denial of time and opportunities for instruction ; sometimes from the contagion of vice being unrestrained, and shame itself extinguished by the universality of guilt. The former of these evils takes place in various manufactoryes

(*ee*) The proprietors of factories of all kinds ought to pay a conscientious regard to the health not only of their workmen but of the whole neighbourhood, and carefully to put in practice all fit means for preventing the salubrity of the surrounding atmosphere from being injured by their private operations. These means will of course be different, according to the nature of the manufacture, and the situation in which it is carried on; but in every case means of sufficient efficacy ought to be adopted, even though expensive, and not required by the letter of the law. The powerful agency of steam has of late been introduced into a variety of manufactures. Those who employ it in towns, or in populous parts of the country, ought to adopt the effectual methods which of late have happily been discovered for destroying smoke. The sight of a torrent of pitchy smoke vomited from the vast chimney of a steam-engine, and subsiding in a dense and destructive cloud over the adjacent streets, is a disgrace to the proprietor.

where children are employed (*fff*) ; the latter, in all manufactories where multitudes of working hands, whatever be their age, are collected. In proportion as virtue is more valuable than bodily strength, in proportion as eternity is more important than the present life, the manufacturer who pays no attention to the religious principles and morals of the people under his care is more sinful than if he had suffered them to put poison to their mouths without apprising them of its qualities. Several of the measures already indicated as preservatives of health are equally adapted for the preservation of morals. The employment, for example, of as small a number of persons as may be in the same room ; encouragement afforded to workmen to reside

(*fff*) Whether cotton-mills in general are at present blameless on this score, I will not undertake to decide. That some have been highly blamable would sufficiently appear, were other proofs wanting, from the concluding paragraph of the report, already quoted, of the Manchester physicians, addressed to the County Magistrates.

“ We cannot excuse ourselves on the present occasion
“ from suggesting to you, who are the guardians of the
“ public weal, this further very important consideration ;
“ *that the rising generation should not be debarred from all
“ opportunities of instruction at the only season of life in
“ which they can properly be improved.*”

in villages, where convenience will allow, rather than in the midst of the infection of a great town ; permission given them to perform their work at their own homes (ggg), when the nature of the fabric will admit that practice ; and strong and repeated inculcation of habits of cleanliness are means adapted to the accomplishment of both purposes. But these are not the only or the most efficacious means of preventing the inroads of vice. Let the proprietor of the manufactory employ the different sexes apart from each other. Let him provide for the establishment of schools for the religious instruction of all who can be induced to attend them, whether children or of maturer age, on Sundays at least, if not in the evenings of week days. Let him distribute from time to time religious books, level to the capacities of the readers. Let him establish a little library, from which proper treatises may be lent out

(ggg) It has been seen in a great manufacturing town, that some individuals, who have had so little regard to religion as to oblige their workmen to labour on Sundays, have found it impossible to introduce that custom among such classes of their workmen as were used to execute their work at their own homes ; but have succeeded without difficulty with those of the opposite description.

for a limited period, and under proper regulations, to all who desire them. Let him appoint penalties for drunkenness, oaths, and improper language ; and exact them regularly and with impartiality. Let him take every fit measure to secure the constant attendance of his people on religious worship, and to lead them to use some short and simple form of family prayer regularly in their own houses. Let him acquire their confidence, and secure their attachment, by joining uniform mildness and affability of behaviour to the firmness requisite for the maintenance of his authority. Scrupulously abstaining from every mark of pride and superciliousness, let him convince them that he has their interest at heart, by studying their comforts ; by advancing them little sums of money beforehand, when sickness, or an approaching rent-day, or the necessity of laying in fuel against winter, or some other emergency, distresses them. Let him acquaint himself, so far as may be practicable, with each of his workmen individually, and observe his temper and dispositions, his habits of life, and the state of his circumstances, that he may be able to admonish him occasionally in such a manner as may be most likely to be bene-

ficial. Let him uniformly show favour to the meritorious, and check the idle and the profligate. And never let him forget the efficacy which he may give to his instructions and reproofs, by his own virtuous example.

By thus diligently watching over the health, the comforts, and the morals of his workmen, the manufacturer will obviously promote his own satisfaction and emolument, while he is discharging an indispensable duty. He may justly hope to render a large proportion of his workmen robust, industrious, and honest. He will inspire them with that personal attachment to himself which, among other advantages, will contribute to secure him from the machinations of any unprincipled competitor, who may be base enough to tempt them by bribes to betray their master's operations, or to desert him for the purpose of entering into a rival manufactory.

In the various branches of manufactures numberless opportunities will occur of defrauding individuals or the public. Goods, for example, may be delivered to the purchaser inferior in real worth, though externally similar, to the samples (*hhh*) according

(*hhh*) Fraudulent samples are said to have been much used in the hardware trade.

to which they were to be made. Or the manufacturer may impress on his own productions the stamps and marks (*iii*) of his competitors, who stand high in reputation, and vend them as articles actually made by the latter. Or he may meliorate the external appearance of his goods, to the secret risk or detriment of their intrinsic strength ; and avail himself of the very circumstance which renders them of less value than they were before, to augment the price. Or, preserving the appearance the same, he may deteriorate them, without avowing what he has done, and selling them proportionally cheaper. (*kkk*) Or he may induce his customer to believe that a particular material or ingredient enters into their composition,

(*ii*) This fraud, I understand, has been practised in a great public brewery in a central part of this kingdom, that the barrels might seem to have been filled at another inland town in great repute for its malt-liquors.

(*kkk*) In this concealment, and in upholding the price, the whole criminality of this practice consists. A reduction in the goodness of an article, if openly acknowledged, and accompanied with a corresponding reduction in the price, may be a greater public benefit than the improvement of it ; as it may render some comfort or convenience of life generally attainable, which before could not be afforded but on terms suitable only to the purses of the rich. New inventions are frequently thus dear.

which, if it ever was employed in them, has since been secretly replaced by an inferior *substitute*; or he may decline giving him any information whatever respecting the composition, on the plea that he cannot divulge the secrets of his trade (*lll*), when in

(*lll*) A few years since, when the bill for putting tobacco under the excise was before the House of Commons, a deputation of tobacconists objected to some of the clauses, on the ground that they would lay open the secrets of the trade, and stop the sale of a particular sort of snuff, which was sold as composed of fine leaves of tobacco, by divulging to the public that it was made entirely of the stalks. A striking example not only of a secret of trade being a fraud of trade, but likewise of the power of habit over the human mind, which could render men, perhaps very respectable men, so blinded to the criminality of a very deceitful practice, as openly to allege the danger of that practice being interrupted as a fit motive for applying for alteration in the bill.

It must not, however, be understood, from the expressions which have been used, that all secrets of trade are fraudulent or reprehensible. If a manufacturer has discovered, by his industry and acuteness, a use for some ingredient, or a mode of conducting a process, unknown to his brethren, he is justified in retaining it to himself until he has gained an adequate reward for the merit of the discovery, and in applying for a patent to secure that reward to himself, if he is not otherwise likely to enjoy it. But as he would be very culpable were he to require the public good to be sacrificed to his private interest by an unreasonable extension of the patent, so would he be equally culpable, on the same principles, if he should be too long,

that particular instance, as in many others, the secret is no other than a fraud of trade. Or if his manufacture is excisable, he may impose on the revenue officer in different ways ; or even endeavour to bribe him into connivance at his impositions. These are but few out of the multitude of examples which the almost infinite variety of manufactures would supply. They are sufficient, however, to afford a specimen of the practices to which I allude. It may be laid down as a general rule, that every attempt, whether direct or indirect, to cause an article to be thought better in any respect than it really is, or different from that which it professes to be, and every subterfuge adopted for evading the fair payment of public taxes, is absolute dishonesty. (mmm)

Combinations on the part of the pro-

or too obstinately tenacious of his secret, when the disclosure of it would be generally beneficial ; and he is also very culpable, if he permits it to be lost to the world by his death.

(mmm) Frauds on the Excise are said to be frequently committed by men who in other respects support a good character. In many instances, I believe, they originate from want of reflection on the subject, and would be abandoned on a little consideration of their immorality.

prietors of manufactorys, to raise the price of their goods, are no less forbidden by the (*nnn*) laws of this country than combinations on the part of their workmen to keep up or to raise their wages. The latter, probably, are far more frequent than the former. And they commonly happen, not when trade is at a low ebb, and employs few hands, but when it is in a flourishing state, and requires additional numbers. Their object is, generally, to prevent the introduction (*ooo*) of new labourers, and their admission to a share of the profit of the business. The masters, however, in resisting the attempt, should at all times consider how easily the lower and illiterate classes of the community may be

(*nnn*) See Blackstone, iv. p. 159.

(*ooo*) The object of a late very extensive and long-continued combination among the workmen of Manchester was to compel their masters to agree not to take above a limited number of journeymen. They refused to work for any master who would not accede to their proposal ! and established a fund by subscription for the support of such of their number as were turned out of employ for entering into the combination. They were known by the appellation of Nob Sticks, and kept their fund at the distance of some miles from Manchester. The dissolution of the confederacy, I believe, ~~was~~ hastened by some of the party betraying the public cause, and running away with the bank.

misguided. Let them break the combination : but let them break it by compliances, if the demands of their workmen are reasonable ; in other cases, by persuasion and argument, rather than by legal means ; or, if legal proceedings become necessary, by the fewest and the mildest. And when the men have returned to their duty, let all resentment be dismissed.

Experience seems to show the necessity of particularly impressing on manufacturers those remarks, which in the introductory part of this chapter were addressed to traders in general, on the duty of acting on principles of universal benevolence, and with an upright regard to the public good, in all applications to Parliament. Many of the laws and regulations which, to use the strong expressions of Dr. Smith, “ the avidity of our great manufacturers has extorted from the Legislature,” together with a very considerable part of the existing system of bounties, drawbacks, duties, and prohibitions, instituted for the purpose of favouring the productions of Great Britain, cause the most lamentable effects in a moral light, by the smuggling, the frauds, and the multiplicity of false oaths to which they needlessly give occasion, — involve numerous and

extravagant sacrifices of particular classes of citizens to other classes, — and are extremely detrimental to the general interests of this country, and to the improvement of commerce throughout the world. (*ppp*) And the statutes enacted at the instigation of the proprietors of manufactories, to restrain the working artisan, whose knowledge and industry are his own, from quitting the kingdom, and settling in other countries where he may foresee a fairer prospect of emolument for himself and his family, are in a high degree partial, rigorous, and oppressive. Let an upright, wise, and liberal policy annul every law designed to preclude any British subject from fixing in that part of the globe, wherever it may be, which holds out to him the fairest prospect of happiness. Let the Legislature bind the artisan to his native soil by rendering his stay desirable to him, not by making his departure difficult. Let it strive to convince him, by its fostering protection of every branch of honest and useful commerce, and by the general equity and wisdom of its statutes, that Great Britain is the land in which the

(*ppp*) Among other parts of the "Wealth of Nations," relating to this subject, the whole of the eighth chapter of the fourth book deserves the closest attention.

rewards of industry are to be acquired with the greatest ease, and enjoyed with the most durable security.

The manufacturer, who shall hereafter apply to Parliament for any law liable to similar objections, will be chargeable with the guilt of augmenting this enormous mass of moral and political evil. But every manufacturer shares in the criminality of the evil already existing, who does not heartily and actively concur in every reasonable attempt for its diminution.

The wealthy manufacturer may also be cautioned against that extravagant and luxurious mode of living which too frequently attends superior opulence. Neither a moderate and unostentatious conformity to those customs and habits, so far as they are innocent, nor a reasonable indulgence in those comforts which are become almost necessary in the eyes of the world, to the wealthy, is here reproved. That alone is meant to be censured which partakes of pride, of prodigality, or of intemperance. To these excesses the great merchant may be thought under stronger temptations than the manufacturer. He who commands the commodities, wrought and unwrought, of every quarter of the globe,—

who obtains, by means of his vessels and his commercial connections, foreign luxuries of every kind, with almost as little trouble as a private individual procures necessaries from the shop,—may seem of all men the most likely to exhibit vanity and profusion, in a magnificent mansion, in parade of attendants, and in delicacies of the table. In the present state, however, of this country, every man who can pay for luxuries can easily procure them. In some respects, indeed, the merchant and the manufacturer, supposing them to be equally wealthy, may be equally tempted to fall into the errors in question. Both are much accustomed to reside in great towns, where ostentatious and voluptuous modes of living are contracted by habit and example. Both are accustomed to have a very large portion of their capital pass through their hands every year, and thence are led into the habit of disregarding expenses, the amount of which would alarm men of equal property who annually receive only the rent of their estates. And both look forward, not, like great land-owners, merely to the permanence of their present possessions, but to a continual and rapid accumulation of riches. In other respects the manufacturer seems more ex-

posed to temptation than the merchant. He has risen more frequently than the other from small beginnings to sudden opulence, and is, in consequence, likely to feel a peculiar gratification in displaying his newly-acquired splendour. He has not so commonly enjoyed the advantage of having his mind improved, and his views corrected, by a liberal education. He encounters more frequently than the merchant the aristocratic prejudices and the envious contempt of neighbouring peers and country gentlemen, proud of their rank and ancient family, who even in these days occasionally disgrace themselves by looking down on the man raised by merit and industry from obscurity to eminence,— and thus is excited to outvie them in magnificence and luxury. Let his circumspection, then, be proportioned to the many temptations which surround him.

Some manufactures, from the nature of the processes used in them, and the various inventions and contrivances requisite for subduing refractory materials, lead to discoveries of importance in natural philosophy. To this tendency of his occupation the enlightened manufacturer will ever be awake. And let him not content himself with pushing his re-

searches solely as far as they have an immediate reference to his particular manufacture. Let him cultivate a spirit of general enquiry: let him attend to the interests of universal science. Let him employ a portion of his leisure in pursuing to beneficial conclusions those hints which the course of his business has incidentally suggested (*qqq*), and in carrying on those investigations into the principles and properties of bodies which may disclose new comforts of life, expand the human mind, increase the stock of rational knowledge, and evince the power, the wisdom, and the goodness of God.

(*qqq*) Several manufacturers have actually distinguished themselves by zeal and ability in philosophic pursuits, and none more than the late Mr. Wedgwood. His thermometer, for measuring high degrees of heat, is one of the most useful discoveries of modern science.

CHAP. XIV.

ON THE DUTIES OF PRIVATE GENTLEMEN.

THE persons held immediately in view in the subsequent pages are private individuals who follow no profession, and live upon the annual incomes of their estates. But the duties which are about to be stated as incumbent on men of this description, are so far from being peculiar to them, that they are, in a greater or a less degree, common to almost every individual belonging to any one of the classes and professions which have formed the subjects of the preceding chapters. For the purpose of avoiding the endless repetitions which must have arisen, had these general duties been noticed and enforced in each particular case, silence has hitherto been observed respecting them. The reader, therefore, whatever may be his rank or occupation, is requested to look upon the present chapter as directly addressed to himself.

Private gentlemen may be considered under the following characters: first, as land-owners;

secondly, as invested with various offices and trusts of a public nature ; and, thirdly, as bound to the performance of numerous private and domestic duties.

I. The duties incumbent on private gentlemen, principally or altogether in consequence of their being possessed of landed property, will be mentioned in the first place. These duties result partly from the actual power which the landlord enjoys over his estates, and the tenants who occupy them ; and partly from the influence which the possession of those estates gives to him in their neighbourhood, even over persons who are not his immediate dependants. In some cases, the operation of these two causes will be so blended, that their separate effects cannot easily be distinguished. The consequent duties, however, will not on that account be the less apparent.

To encourage a race of upright, skilful, and industrious tenants, is one of the first duties of a private gentleman, whether he consults his own interest, or the general welfare of the community. The due cultivation of the ground, by which expression I mean the extracting from the earth the greatest possible quantity of the most valuable produce which

it can be made permanently to afford, obviously renders the largest profits to the owner. And at the same time it promotes, no less conspicuously, the good of the state; first, by augmenting the quantity and reducing the price of provisions, or of commodities which may be exchanged for provisions, and thus contributing to the settlement of families and the increase of population; and, secondly, by furnishing all its inhabitants with constant and growing employment, and thus preventing the vices and disorders which derive their origin from idleness. The first step requisite for the attainment of this great object, is for the proprietor to render himself well acquainted with the nature and the value of his estates. In estimating that value, he is to take into the account all circumstances of situation; of distance from markets, from navigable rivers and canals, and from materials necessary for improvement; and of liability to droughts or inundations, by which their intrinsic worth is affected. Proceeding, thus qualified, to adjust the rent of each farm, he will not hastily grasp at the highest payment named by some rapacious surveyor, who seeks to recommend himself to the landlord by exactions on the tenant; but will affix such a

sum as may fairly be deemed, when all things are considered, an equitable return from the occupier for the use of the soil. A moderate rent is the most beneficial to both parties. Where the rent is too low, the owner loses a portion of emolument he might reasonably demand ; the farmer becomes indolent ; no improvements are pushed forward : for the want of exertion to make things better, every thing grows worse ; the buildings fall into decay, and the ground continually relapses towards a state of nature. If the rent is exorbitant, should intelligent tenants be induced to venture on the bargain by unwillingness to quit a farm which has long been occupied by their family, by predilection for the neighbourhood, by the difficulty of meeting with another place of settlement, by an overweening confidence that times will be good, or by a rational dread of the expences and inconveniences of removing, they probably quit it in the end, with loss to the landlord as well as to themselves. The farm comes into the hands of needy or ignorant adventurers, who enter upon it for a few years, as a sort of lottery, exhaust it by forcing from it some extravagant crops, and then suddenly quit it, perhaps greatly in arrears. Or if that is not

the case, the landlord pays dearly for his short-lived gains, by having a ruined estate lying untenanted upon his hands, and finally setting it afresh at little more than half the former price. Reasonable payments, whatever be their nature, are always found in the end to be the best paid, and with the greatest cheerfulness. With regard to the receipt of rents, let not the landlord harass deserving and substantial farmers, and expose himself to the unjust suspicion of penury or avarice, by rigidly exacting them the moment they are due. Neither, on the contrary, though he should have no occasion for the money, let him permit large arrears to accumulate in the hands of his tenants. This is a practice which would lead them to carelessness in providing for payment at the proper times, and to lavish expenditure of sums not their own ; and would subject them, or their families after their decease, to distress and difficulties, whenever the debt should be suddenly called in.

On the principles which have been laid down, the land-owner is bound to take proper care that his estates, while in the occupation of others, do not suffer by their neglect. He will act, therefore, in a very laudable, as well

as prudent manner, in securing, by some general provisions and covenants, due management and attention on the part of the tenant, and in employing faithful and upright agents to see that the agreements are punctually fulfilled, and the buildings, fences, and roads belonging to the lands maintained in substantial repair. But let him beware of limiting the operations and precluding the exertions of the cultivator of the soil, by stipulations founded on ancient prejudices, noxious to agriculture, and adverse to the spirit of rational enterprise and improvement. Let it be his leading wish to excite and cherish that spirit. To attain this end, let him, in the first instance, do every thing which can fairly be expected from him towards putting his farm-houses into a decent condition, and rendering the situation of their inhabitants comfortable. Where expensive undertakings are necessary for the purpose of draining or improving the ground, let him encourage the hesitating tenant to accomplish it, by bearing some part of the original charge. Let him introduce, as opportunities permit, from distant parts of the country, and distribute to the more active of his tenants, seeds of grasses and other valuable plants unknown in his

neighbourhood, and communicate new methods (*a*) of cultivating those already known, when the superior utility of the change has been established by experience. In some cases a landlord may effect an essential reform in the management of farms, by inviting, from other quarters of the kingdom, persons skilled in improved modes of culture, and placing them as examples to the rest of his tenants. Their novel practices will be decried for a time; but when the advantage of them is permanently discerned, the most inveterate prepossessions will give way to the powerful incitements of interest. Where this method of proceeding is ineligible, it frequently happens that

(*a*) The general mode of employing the land in any particular district, whether it be pasturage or tillage, will be that which, from local circumstances, is deemed the most profitable; and therefore can seldom be altered, even in cases where a change is desirable, by the influence of the landlord, unless he calls in the aid of positive stipulations. As far as local circumstances permit, the influence of the landlord will be most usefully exerted in promoting tillage: for tillage is that method of using the soil, which makes the largest addition to the stock of human subsistence, and gives regular employment to the greatest number of labouring poor; and thus contributes to promote, in a more direct and efficacious manner than any other branch of rural economy, the two fundamental objects already recommended, — the increase of population, and the interests of morality.

similar benefits may be ensured by judicious improvements practised by the proprietor himself on the land which he retains in his own occupation. A common farmer can rarely be expected to deviate much, of his own accord, from the beaten track. At every step which he takes, he has his own rooted habits and prejudices to overcome ; he has to encounter the derision of all his neighbours and companions : if he succeeds, he is assured that the success was owing to chance, and will never happen again ; if he fails, he is told that he receives the merited punishment of his folly. Add to these things, that he will generally be too wary to hazard the loss of money and labour, which must attend an unfortunate experiment. But the process which he perceives to answer in his landlord's field, he will soon learn to hope may succeed at least as well in his own. (b) It must,

(b) Local societies for the encouragement of agriculture deserve the countenance and patronage of private gentlemen. By the premiums which they bestow, and the information which they circulate, they excite exertion, and diffuse useful knowledge, among practical farmers and husbandmen. And their utility is increased by their frequent practice of giving rewards to those who have lived long in the same service, or have brought up a numerous family without parochial aid.

however, be remembered, that the strongest inducement which a person can have to employ his time and his capital in making beneficial improvements of any kind, is reasonable security that he shall enjoy the fruits of his labour. Such security is required with peculiar justice, when the improvements are to be made on the property of another. The most obvious mode of affording it to the farmer is by leases; which, under proper regulations, are on this ground very conducive to the progress of agriculture, and should be granted by the landlord in all cases, when it can be done with prudence. When family-settlements, entails, or other circumstances, render it impracticable or unadvisable for the proprietor to consign his estate to the occupier for a definite number of years, his general conduct and character, if he regulates his life by principles of duty, will be a pledge to his tenants that no unfair advantage will be made of their exertion, either by dismissing them, or raising their rents, the moment they have increased the value of their farms; a pledge, it is true, so far unsatisfactory as it guarantees them only during his own life, yet one that will commonly prove sufficient for them to act upon to a certain degree. They

will discover, in the proceedings of such a landlord, a steady and universal regard to the rules of equity and benevolence. They will find themselves receiving from him every mark of attention and good-will which their behaviour merits. They will see him continuing the sons and nephews of deserving tenants, whenever it is feasible, without material hazard, in the place of their relations ; showing lenity in exacting arrears from those who have been depressed by unavoidable misfortunes, and liberality in relieving such as sustain heavy losses by fires, tempests, or contagion. They will have learned, by experience, that when he has called for an augmentation of rent, it has not been in consequence of one or two harvests of singular but accidental abundance, nor on such terms as would defraud the farmer of an ample return for the sums which he had expended, but that it has been demanded wholly from a well-grounded conviction of a general rise in the value of the productions of the earth, or in consequence of local circumstances fully justifying the increase of payment required, and that it has been adjusted, not by an uniform pound-rate, sweeping over a whole district, and thus falling most lightly on the best lands, and heaviest

on the worst, but in due proportion to the existing worth of each particular farm, and with a fit regard to the share which the occupier has had in bringing it to its present state. They will have observed, that in raising his rents he has studiously borne in mind, that a small advance, however just, would often prove a heavy burthen to old and infirm cottagers, and that he has, in those cases, abstained from requiring it until, on the death of the ancient occupiers, their place has been filled by a new tenant. They will not have seen such a landlord depopulating the country, and turning multitudes of industrious poor adrift, by converting half a parish into an immense sheep-walk, which no longer affords occupation to a twentieth part of the former inhabitants, nor by combining many small farms into a few of great size, that he may escape the expence of repairs, or save himself and his agent the trouble of attending to petty accounts. They will not have seen him unmindful of the welfare of the infirm and disabled, nor of the children of the lowest classes, not even in those villages and hamlets where his most distant property lies ; but will have witnessed his zeal in promoting, both by advice and by

contributions, the establishment of friendly societies for the relief of the former, and of weekly and Sunday schools for the instruction of the latter. They will not have seen him regardless of virtue and vice in the character of his tenants, nor indiscriminately bestowing the same favours and countenance on the profligate and on the good. In a landlord of this description, what confidence may they not place?

In some districts, lands are very generally let on lives at small annual rents, perhaps not exceeding one-tenth, or even one-twentieth of the real value, in consideration of the payment of an arbitrary fine upon each renewal. The consequences of this system are in several respects prejudicial to all the parties engaged in it. To speak, in the first place, of the owner :— his estate is thus rendered a sort of lottery to him ; what his income in the present, or in any other year will be, he knows not ; his fixed income is trifling,— and he looks to the resource of large but precarious fines. Hence it frequently happens, that, unless he both calculates well and acts deliberately and steadily on principles of duty, he runs out. When fines come in briskly, he spends proportionally. When they are scanty, he borrows, and trusts

to the contingencies of another year. If he is still a young man, and has recently obtained possession of the estate, he is in the greater danger of overstepping the limits of prudence. Farther, the owner is under a constant temptation to accept for the renewal of the lease a smaller fine than he ought to receive. He is in want of money. The tenant makes a disadvantageous offer, with an intimation, that if it should be rejected he means to hold the land during the life or lives yet remaining, and then to relinquish it. The other is tempted by the prospect of an immediate supply for his necessities. He foresees, that if he should refuse the sum proposed he may never have the option of another. He recollects that the chances of lives are so uncertain, that to accept it, inadequate as it appears, may possibly be proved by the event to have been a lucrative speculation. Thus he is liable to be at the mercy of a cool and artful tenant in possession. Let us, in the next place, consider the situation of the actual tenant already mentioned, who, in those parts of the country to which these observations principally refer, very frequently lets the land to an under-tenant, instead of occupying it himself. He has it in his choice,

either to adopt the course of endeavouring to make cheap renewals, or of suffering the lives to drop, while in the mean time he extracts every possible advantage out of the estate. The latter plan is not seldom followed, and is affirmed by some computers to be the most profitable. For the consequent dilapidations and breaches of agreement the owner generally finds it difficult to obtain an adequate remedy ; as thirty or forty years may elapse before all the lives in the lease are concluded, and the original condition of the estate at the commencement of the term cannot easily be ascertained with precision. This tenant, however, whether he is or is not the occupier of the land, lives as it were on the profits of a lottery. The time during which the estate may continue with him is uncertain. If he meditates renewals, he ought regularly to make due provision for fines, indefinite in their amount, and recurring at no stated periods. This degree of foresight, if he is not of a very steady mind, he will not exhibit in practice ; if he exhibits it not, he will probably be reduced ultimately to distress. If he permits all the lives to drop, he loses at once a very lucrative tenure. Let us, in the last place, suppose an under-tenant to be the occupier. The

middle man, having no stable interest in the land, is neither competent nor solicitous to continue the possession of the premises to his under-tenant during the life of the latter, much less to his son or nephew after him; but lets them, for a short term of years, by public auction. The under-tenant, having no assurance, real or probable, of holding the estate beyond this period, squeezes and wrings it to the uttermost, particularly when his term draws towards its close. Yet he is often ruined by taking it at too high a rate. Being driven from his former farm, and impressed with the importance of being speedily settled upon another, he bids incautiously. Inflamed, perhaps, by the fumes of liquor, and assuredly stimulated by the competition of eager speculators on the one hand, and, on the other, of numbers dispossessed like himself, (for, under the system in question, the tenantry of the country is in a state of perpetual change,) he embarks in a lottery depending on seasons, and prices, and similar uncertainties,— and, like other adventurers, trusts to his good luck, and “draws too largely on fortune.” His misconduct also affects the owner, by injuring the estate. The evil falls particularly on the buildings.

The middle man, having no durable concern in them, will do little for their support. The occupier is content to pass his short term in a poor hut. Hence the farm-houses very commonly are seen to become such as farmers in other quarters of the kingdom would not inhabit. The character of the people is also deteriorated by the state of things around them. In different places, circumstances may exist which mitigate, in a greater or a less degree, the natural consequences of the mode of tenure which has here been examined in detail. But it is manifestly a mode which ought to be discouraged. I know of but two arguments which are alleged in its behalf. They are intended to prove it beneficial to the owner. It is said, first, that the tenant, naturally desirous of a *peculium*, and regarding an estate held on lives nearly in that light, will give the landlord a higher rent, the fines being included, than could be obtained on any other mode of tenure. And, secondly, that a wealthy tenant is sometimes known to expend considerable sums in buildings and other improvements, to the ultimate emolument of the owner. On the former of those arguments it must be observed, that in this age it is never difficult to set land on the common modes of tenure at its full value.

By the method, therefore, in question, more than the full value is procured. The morality of such a step will not be maintained. The second argument also proceeds on the principle of systematically drawing advantage from the eagerness and improvidence of the tenant.

In many parts of the kingdom, modes of tenure, and established customs not yet noticed, exist, which on various occasions prove discouragements to industry, building, and other improvements. Of this nature are appropriated tithes, fines on the transfer of copyholds, heriots on the death of the possessor, personal services entailed on the tenant from the times of feudal vassalage, (particularly some still subsisting in Scotland, and even in some of the northern parts of England,) and other manorial rights of a similar nature. The land-owner will commonly promote his own interest, no less than the comfort of others, by freeing the parties concerned, on fair terms, from these obnoxious payments and burthensome usages. In the case of heriots, in particular, his feelings will strongly prompt him to commute an arbitrary right, by the exercise of which additional and frequently very grievous distress is heaped upon the surviving inhabitants of the cottage,

while the late occupier is lying dead in the midst of them. Heriots are also objectionable in a moral point of view, as they create temptations to the practice of making collusive transfers of property, in order that the choice pictures and other rich movables of the real owner of the heriotable estate may be secure, on the event of his death, from the claims of the lord of the manor. (d)

(d) A remarkable instance of this kind fell within my own knowledge.

Though the opinion which I have given respecting the prejudicial effects of copyhold tenures is one, I believe, which prevails widely, and is certainly confirmed by various facts which have occurred within my own observation, yet there may be cases where established moderation on the part of the lord of the manor, together with other circumstances attending the tenure, may prevent the evil from being felt. Such a case appears to be described in the following extract from a letter, with which I have been favoured, since the first edition of this work was published, by a Gentleman of the highest respectability, and much acquainted with copyhold estates under collegiate management. "So far as my experience goes, fines, heriots, and "services do not discourage industry. A proof is, the "price which such tenures fetch when sold. Twenty- "eight years for copyhold of inheritance, and eighteen for "copyhold on lives, was last year the common purchase, "among tenants themselves, in our manors. We ask no "more than fourteen years for copies on lives; but tenants "know their value, and give eighteen among themselves. "It is fair to conclude, from this high price, that neither "the fine, nor heriot, nor personal attendance on a jury, "once, or perhaps twice, in a year, are considered as real

When rights of this nature must be unavoidably retained, the land-owner is in an especial manner bound to observe that they are not rendered needlessly vexatious and oppressive by a hard-hearted steward or an unprincipled attorney. It is requisite, indeed, to admonish the proprietor of extensive estates, to exercise in all cases a regular and vigilant superintendence over the conduct of his agents. So much of his business must of course be transacted by the latter, that they will have continual opportunities of imposing on their principal, if he places a blind confidence in them, and of overawing and harassing his tenants. And where their honesty is unquestionable, they will yet contract various prejudices for or against this man and that proceeding, and will infuse them, designedly or undesignedly, into the mind of their unsuspecting employer. The only ef-

“ grievances, or as prejudicial to the farmer. On the
“ other hand, there are advantages which more than com-
“ pensate the inconveniences. The first purchase is easy,
“ when compared with freehold. The comparatively dif-
“ ferent sum between the two purchases leaves a surplus
“ to the copyholder, which he may turn to account, either
“ in the funds, or by stock on the farm. The mode of
“ conveyance is simple. The aids for repair are profit-
“ able.”

fectual method of avoiding these evils is for the proprietor occasionally to visit his estates himself, and inspect with his own eyes the situation of them and of their occupiers. So much good may be derived from this practice, such an insight into the existing state of things, and such a degree of personal connection with a numerous tenantry, and of influence over them capable of being turned to the best of purposes, that neither aversion to trouble, nor the fear of being importuned with teasing requests, nor any artificial objections raised by those whom pride or interest may make desirous that such a step should be prevented, ought to deter the land-owner from adopting it.

In the management of his estates, the proprietor ought not to limit his views, in a sordid and ungenerous manner, solely to his own private advantage; but should likewise take into consideration, in a reasonable degree, the benefit of those who are to succeed him, whether he has the power of appointing them himself, or finds them unalterably fixed by the act of his predecessors. This rule forbids him to be niggardly and improvident in the article of repairs, for the purpose of throwing the expence on the next gener-

ation; to strip the farms of necessary or thriving timber, without making any provision for supplying its place; or to commit any kind of havoc and devastation, that he may fill his own coffers with the plunder: to grant leases for an immoderate length of time, or at rents far below the real value, for the sake of procuring extravagant premiums and fines; or to alienate lands contiguous to the mansion, or on any other accounts likely to be particularly desirable to the owner of it, from motives of personal dislike to his heir. Let him not grudge to lay out large sums, when he can prudently afford them, in planting and protecting extensive woods, in erecting machinery for mines, or in other undertakings of manifest utility, though it should appear probable, or even certain, that emolument will not result from them in his time. In short, let him do for his successors all that he could properly have wished his ancestors, under similar circumstances, to have done for him.

In the same manner, the accommodation and benefit of the public should be studied by the land-owner. Let him not contend for new canals and turnpike-roads merely because they would promote his own interest,

though likely to be on the whole useless or detrimental ; neither let him oppose their passage through his estates, when they promise general advantages, though in consequence of taking that course they may be attended with some inconvenience and sacrifice to himself. And in consenting to them, while he shows a reasonable regard to his own concerns in points of sufficient magnitude, let him not heap expence on the proprietors, or injure the neighbourhood by insisting on exorbitant demands, and harsh and unnecessary stipulations. On the same principles, let him proceed in giving up portions of his land for the construction of dock-yards, fortifications, and other public works. If his property abounds in coal, lime, marl, stone, or other valuable fossil and mineral productions, let him not combine, with other proprietors of the same commodities, unfairly to keep up their price ; nor if he is the sole possessor, convert his monopoly into an instrument of extortion. Neither let him refuse to his neighbours the liberty of getting articles of inferior worth, as gravel or sand, on his premises, when they cannot be commodiously obtained elsewhere ; even though it should happen that the compensation

which he receives scarcely proves an equivalent, in consequence of little attendant inconveniences not easily to be estimated in the price.

By the same disinterested motives, let him be actuated in forwarding or in resisting the inclosure of open fields and commons. And in settling the terms and the mode of effecting them, let him not use the influence which he possesses to overawe the inferior land-owners and claimants into a compliance with unjustifiable measures of his own. Let him not force upon them a solicitor, or a surveyor, likely to act partially on his behalf; nor aggravate the expence, by insisting on the appointment of a special commissioner for himself, either when his property does not fully entitle him to that accommodation, or when his interest would be secure without it. Let him not seek to have land allotted to himself, to his relations, or to his friends and favourites, in positions unreasonably advantageous. Let him stand forward in support of the just rights of the poor, of widows and infants, and of all who appear to be in need of assistance. Let him strive to curb and allay the spirit of contest usually prevalent on such occasions between indivi-

duals, and frequently between contiguous townships. Let him exert himself to have all fair claims quietly and candidly admitted, all groundless demands relinquished, all that are doubtful settled by friendly compromise or arbitration, from whatever quarter they originate, and to whatever object they relate.

The weight which a wealthy land-owner, resident in the country, possesses in the place where his property is situated, is usually so great as to give him a preponderating influence in the management of all parochial concerns. This influence ought never to be employed by him, directly or indirectly, for the attainment of selfish or improper ends. What epithets, for example, would his conduct deserve, if he should procure the levies and the statute-labour of the parish to be expended in making or repairing roads contiguous to his own house, or beneficial chiefly to himself and his tenants, while others, of far more importance to the inhabitants in general, are left year after year, almost impassable? What if, in order more effectually to accomplish such plans, he should cause himself to be appointed surveyor of the highways? What if, instead of fixing a watchful eye on the proceedings of public-houses, and endea-

vouring to abolish such as are disorderly or needless, he should connive at their irregularities, or even promote an augmentation of their number, for the purpose of serving some partisan or dependent of his own ? Far from exposing himself by such practices to the censure of the neighbourhood, and the reproaches of his conscience, let him consider the influence which he enjoys over others as a trust for the exercise of which he is responsible ; and exert it, without grudging the trouble, in maintaining their rights, composing their differences, increasing their comforts, and improving their morals. Let him devote, where it is necessary, some portion of his time and attention to the inspection of parochial accounts. Let him not tolerate the abuse of charitable bequests, either in land or in money, left for the benefit of the poor, by suffering them to be consigned into unsafe hands, or to be let out on too low terms ; or by allowing their produce to be misapplied to save the purses of the rich. By his readiness to listen to well-founded complaints, let him keep the different parish officers to their duty. The inhabitants of the workhouse will then be treated with humanity, fed and clothed sufficiently, and furnished with necessary

books of religion; and will neither be oppressed with immoderate labour, nor yet permitted, when able to work, to loiter and become vicious through idleness. Due assistance will not then be refused in fit cases to the sick and indigent in their own houses. Doles and donations will be distributed, not according to sect and party, but according to desert and necessity. The situation of the certificated poor, too frequently excluded from any share in such relief, by those who are enjoying the benefit of their labour, will not be disregarded; nor will they be unnecessarily hurried away to their places of settlement by vexatious or malicious removals.

A private gentleman, by giving countenance in a proper degree to the clergyman of the village where he resides, may essentially promote the usefulness of the latter, and afford him very cheering encouragement in the discharge of his ministerial duties. “We be-
“ seech you, brethren,” said St. Paul to the Thessalonians (*e*), “ to know them which la-
“ bour among you and are over you; and to
“ esteem them very highly in love for their
“ work’s sake.” The people will respect him

whom they see respected by their superior ; and will thence be led to pay increased attention to his public teaching and his private admonitions. It happens not unfrequently that the finances of the clergyman, especially if he is only curate of the place, do not enable him to bestow charitable aid on his distressed parishioners in the degree which would gratify his own wishes, and greatly contribute to conciliate the general esteem and affection of his flock. In such cases (as I suppose him to be a man worthy of confidence) his wealthy neighbour may be of material service to the cause of religion, by committing from time to time little sums to his disposal. He may also forward the same cause by cheerfully performing his own share, and exciting others to perform their part, towards maintaining the parish-church neat and in good repair ; and by stepping forward with an ample contribution, when large expences are requisite to render it capable of accommodating all who would frequent it ; by impressing on his tenants, dependents, and labourers, who will seldom be regardless of his advice, that constant attendance on the public worship and sacraments, of which from principles of duty he will set the example himself ; by the dis-

tribution of Bibles, Prayer-books, and little religious tracts ; by reproving the idle, and restraining the vicious ; by checking discontent, and discouraging turbulence and sedition, and pointing out the benefits resulting from subordination in society, and the blessings secured even to the poorest subject under the British constitution ; by making his alms and charities subservient, so far as the urgency of distress will permit, to the interests of virtue and industry ; in common cases, by distinguishing with particular liberality those who lead exemplary lives, and are remarked for a careful discharge of relative and domestic duties, and occasionally by exercising his bounty in such a manner as tends to call forth diligence in those who are to profit by it ; as by supplying them with corn or coals at reduced prices, instead of aiding them by direct benefactions.

II. We are in the next place to consider the duties incumbent on private gentlemen in consequence of their being invested with trusts and offices of a public nature.

It is not here intended to speak of public situations, such as those of members of parliament, justices of the peace, and militia officers, into which private gentlemen may

laudably step forward with the highest advantage to their own neighbourhood and to their country. The motives which ought to influence a person to seek a seat in the House of Commons, or to act as a justice, and the obligations incumbent on the senator and the magistrate, have already been expressly stated in two (*f*) of the preceding chapters. And some of the remarks which have been addressed in another (*g*) chapter to military officers, will sufficiently point out the line of conduct to be pursued, and the temptations to be shunned, by those who accept commissions in the militia. The trusts and offices now in contemplation are such as usually or very frequently accompany the rank of private gentlemen, without claiming

(*f*) Chapters VI. and X.

(*g*) Chapter VIII. It may be necessary to add, that among the other motives which ought to weigh with a country gentleman as to engaging or continuing in the militia, the probable effect of taking that step on his domestic affairs, and on the proceedings and manners of his family is not to be overlooked. In proportion to the emergency of the occasion, and the scarcity of proper officers, greater sacrifices are undoubtedly to be made. They who are capable of being led to embrace a military life by the silly vanity of wearing a cockade, or the desire of displaying their importance, will be more likely to enter into a corps of militia, than of regular troops.

the nature or denomination of distinct professions.

The public trust first to be mentioned is the right of electing representatives in parliament. The application of the term *trust* to this right implies, that it ought not to be exercised in subserviency to private and selfish views. It is conferred by the constitution for purposes of general utility, and is to be exerted in faithful conformity to the original design. He who is strongly impressed with this conviction will be very cautious of promising support to a candidate long before the seat to which the latter aspires is vacant. At least he will take care to have it clearly understood that the promise is conditional, and that it will cease to be binding if his opinion of public measures, or of the candidate's character and pretensions, should undergo a material change previously to the election. His vote will be determined, not by a blind eagerness to push forward a friend or a relation; not by party names and distinctions; not by a reference to the political tenets of the candidate's ancestors at elections which embroiled former generations, nor merely to the conduct of the candidate himself at some more recent contest; not by the

desire of paying court to great men, and the hope of thus facilitating his own future election, or of procuring a place for himself or a living for his son ; but by an upright regard to the existing situation of publick affairs, and the integrity, and, in due subordination to that requisite, the abilities of the candidate. These, however, are not the only duties which conscience prescribes to the elector. While he maintains his own independence in giving his voice according to his judgment, let him respect that of others. Let him unite the votes of his tenants to his own by argument and honest persuasion (and if his conduct towards them has been such as it ought, even those means will scarcely ever be necessary) : but let him not force their compliance by menaces of expulsion from their farms, or forfeiture of his favour. While he calls upon them to exert the privileges of freeborn Englishmen, let him not teach them to feel that they are slaves. It would be still more ungenerous to overawe his tradesmen and artisans, who usually find themselves embarrassed on such occasions with a variety of contending obligations, by threatening to withdraw his custom, if their suffrages should be given contrary to his wishes. Let him not be mis-

led, by his anxiety for the success of the person whose cause he espouses, to take unjustifiable steps, either antecedently to the election, or during the course of it, in order to maintain or to strengthen his interest; as by treating underhand on his behalf, and at his expence; bearing a part in subterfuges and evasions on the score of bribery; exciting delusive expectations in the voters; or imposing on the opposite party by any of the unwarrantable artifices and stratagems so frequently practised at elections. Let him strive to repress all mobbing, drunkenness, and vice in the town; and discountenance all personalities and unfair proceedings on the hustings. Let the counsel which he gives to the candidate, as to the measures proper to be adopted, be conscientious and impartial. Let him withstand reprehensible schemes recommended by partisans anxious only for success, and indifferent as to the means by which it is to be obtained; and counteract by sober representations the influence of sanguine advisers, who would urge the weaker competitor to persist with unavailing obstinacy in a ruinous and hopeless contest. Let him check the customary propensity to abuse and vilify all who are conspicuous on the opposite

side. By doing justice to their merit, and by vindicating them in the free exercise of private judgment, let him prevent their honest exertions in behalf of their favourite candidate from being interpreted to their prejudice, and laying the foundations of subsequent shyness and animosities. If he cannot preserve the minds of others from such impressions, he may at least secure his own. Should a subscription be set on foot for the support of the candidate, let him not be seduced by the warmth and tumult of the moment to engage in it to a greater extent than prudence will justify. But the sum which he undertakes to advance, let him not forget punctually to discharge. Finally, let not mistaken ideas of consistency lead him to countenance the same person at a subsequent period, if the sentiments, which he then entertains of men and measures, make it his duty to throw his weight into the adverse scale. But if those sentiments continue in the main unaltered, a difference of opinion, which may have taken place on some few points not of prime importance, will be rarely an adequate cause for withdrawing his aid, and contributing to bring upon the borough

or the county the evils which attend a contested election.

From the natural influence of property and other circumstances, a private gentleman may be possessed of such power over the electors for a small town, as to be able to constrain them to admit his nomination of one or both of its representatives. If he should doubt whether proceedings, which may justly be termed constraint, may not in some instances be conscientiously adopted, he may be referred to the remarks which have recently been made on his duty towards his tenants and tradesmen, in a case parallel to that now under consideration, perhaps identically the same. The compulsion which has been reprobated becomes still more criminal and degrading, if he turns it to the purposes of bargain and sale, and makes it the instrument of gaining a bribe from the wealthy candidate for placing him in the House of Commons.

Nearly akin in its original design to the rights of electing representatives, and subject to similar rules in the exercise, is the right of joining in petitions to each branch of the Legislature, in addresses and remonstrances to the Throne, and in public resolutions on

political measures, and the state of national affairs. No man ought to co-operate in any of these steps for the purpose of gratifying a busy (*h*), meddling disposition, of ostentatiously displaying eloquence and abilities, of promoting selfish ends, of indulging a bigoted or party spirit, or of making a parade of local influence and authority. Nor should the fear of giving offence deter any one from concurring, where the path of duty is plain ; nor from standing forward, where the object is of importance. No animosity should be felt towards opponents ; neither ought unfair or compulsory steps to be taken by any individual, to obtain the attendance or signatures of his inferiors and dependents. These remarks may also be applied to the case of public meetings held on local concerns. It may be farther observed, with respect to public meetings in general, that the parties assembled are not always sufficiently attentive to the duty of acting in their collective capacity with a scrupulous regard to the principles which they would have judged it right to follow individually ; and that when the matter in question is of local or personal concern,

(*h*) See the observations already made on these subjects, at the conclusion of Chapter IV.

resolutions are sometimes passed sanctioning modes of procedure, which would have appeared harsh or selfish to almost any one of the gentlemen present, if he alone had been responsible for them. Let not inadvertence, nor timidity, nor ill-timed deference to the authority of others, nor any interested motive, be suffered to produce concurrence in such measures.

Another public trust, and a trust of great consequence, very frequently in the hands of private gentlemen, is the right of presenting to vacant ecclesiastical benefices. Advowsons, it is true, are regarded by the law as private property; a consequence which naturally follows from the sale of them being legal. For as the power of nomination comprehends the power of disposing of a certain annual revenue, and is a power for the possession of which another person would frequently give a large price, it falls under the general rules established for the security of other transferable property. But though, in this point of view, the sale of an advowson may be a matter of mere business, the selection of a minister for a parish is a trust of the most important and serious nature. The state of morals and of piety in a whole town-

ship; the influence of a good or a bad example on the clergy and on the inhabitants of surrounding parishes; in a word, the eternal interests of numbers actually in existence, and perhaps of equal numbers yet unborn, are involved in the choice. The patron, who feels the force of these considerations, will not transfer the right of appointing the future minister to a purchaser who is likely to use it amiss; and will make no promises, or no other than conditional promises, respecting the succession to a living, long before it is likely to be vacant. He will not invest a person with the care of souls in return for having been his constant companion in the sports of the field, or having largely contributed to the mirth and conviviality of his table; for artful compliance with his humours, and fawning submission to his opinions; or for services performed, or expected, in politics and elections. He will not knowingly present an unworthy clergyman, not even his own brother or his own son. And the favour which he would deny to the ties of relationship, he will not hesitate to refuse in a similar case to the solicitations of an intimate friend, or the recommendations of a potent neighbour. He will fix upon the man, who is not

only qualified for the station, but likely to reside in the midst of his flock, and to do his duty to them from a strong and active sense of his duty to God; and where circumstances permit, will give the preference to him who has already evinced his piety and assiduity in the humbler station of a curate; and whose attention is not divided by the possession of another living. He will present him without ever feeling the most distant wish to contrive any simoniacal bargain; to impose unwarrantable bonds of resignation; to extort any secret agreement respecting the renting of the glebe, the continuance or the reduction of the present rate of tithes, the substitution of a different mode of collecting them, or the commutation of them for some inadequate or otherwise objectionable payment.

Among the different public offices which private gentlemen are called to undertake in their respective counties, may be noticed those of sheriff, deputy-lieutenant, grand or special jurors, and commissioners of taxes, roads, and canals. Of these, that of sheriff is the most eminent. The sheriff is the first civil officer, as the lord-lieutenant is the first in a military capacity. But let him not be vain of his

temporary pre-eminence; nor solicitous to outvie his predecessors, and dazzle the eyes of the gazing multitude by the splendour of his equipage, and the number of his attendants. Let him be impartial in his conduct at elections of members of parliament, coroners, and verderors. Let him be ready to convoke, on proper applications, county meetings, for the purpose of addressing any of the branches of the Legislature, or for the consideration of public or of local business: but let him not promote such assemblies for the purpose of displaying his own importance, of facilitating party views, of gratifying a minister, or of being advanced to knighthood. In summoning grand juries, let him not pass by or postpone particular individuals in consequence of private disputes, or of political differences. As so large a share of the original duties of a sheriff (i) is now performed by his deputy,

(i) For a detailed account of the duties of sheriffs, see Blackstone, 5th edit. vol. i. p. 343, 344. 346.; and of under-sheriffs, p. 345. Under-sheriffs are prohibited by the statute of 23 Hen. VI., under a very heavy penalty, from acting as attorneys during the time they are in office, lest they should be guilty of partiality and oppression in discharging the functions of it. In the present state of things, attorneys of credit would not undertake the office on these terms; knowing that, if their private business went

the qualifications, and above all things the integrity, of that officer ought to be closely scrutinised by his principal. And he who recollects that the first incident which turned the thoughts of Mr. Howard to the subject of prisons, was the insight which he obtained into the state of them in his official capacity as sheriff, will scarcely want additional arguments to convince him of the benefits which would result, were sheriffs in general to bestow a little more attention than is usually given to the condition of gaols, and to the conduct of those whom they appoint to govern places of confinement.

In the present times, the duty of deputy-lieutenants of counties is nearly or altogether

for a year into the hands of their competitors, much of it would never return to themselves. And the law has long been avowedly and universally evaded. Sir William Blackstone, however, shows, that he considers the law as not obsolete, by styling the evasion of it "shameful." Vol. i. p. 345. "As the habitual evasion of laws gradually impairs the sense of right and wrong, it is much to be wished that the statute in question, if in truth it be "salutary," as Sir William Blackstone pronounces it to be in the place already cited, were enforced; or, if otherwise, that it were openly repealed. Under-sheriffs are likewise forbidden, and to as little purpose, to continue in office more than one year without intermission.

reduced to the care of levying the militia. In approving or rejecting the men, they commonly place great and very proper confidence in the opinion of the adjutant, or some person of military experience. It is, however, their duty to estimate with perfect impartiality the reasons pleaded by individuals for being exempted from service, and to counteract all prejudices of every kind which they perceive rising in the breast of their adviser, or in their own.

The office of a grand jury is to receive indictments, to hear evidence on the part of the prosecution, and to decide whether there is sufficient cause to put the accused party on his trial. In executing this trust, which strongly marks the liberal and mild spirit of our laws, each juror is bound to be temperate, patient, and assiduous in examining into the circumstances of the case, and totally unbiassed by private motives in deciding upon them. If facts are known to him, in addition to those delivered in evidence, capable of throwing light on the matter in question, he is strictly bound to communicate them spontaneously and fully to his colleagues. He ought to be thoroughly persuaded, when he

finds a bill, of the truth (*k*) of the charge, so far as the evidence reaches. And though the only witnesses which he is at liberty to hear are those on behalf of the prosecution, it is his duty to question and cross-examine them, for the purpose of drawing from them every circumstance which may fairly tend to exculpate the person accused. Where he deems the charge established, he acts unjustly if he rejects the bill through motives of compassion towards the offender. He is not to reject a bill, because he thinks that the evidence to be adduced will not be deemed in court a legal proof of the charge, and that to find the bill would be to ensure the acquittal of a criminal; whereas, if the bill be not found, another may be presented at a future time, and backed by evidence sufficient for conviction. To act thus, would be to follow policy against his oath. In no case may he impart to the person indicted the testimony delivered against him. (*l*)

(*k*) Blackstone, vol. iv. p. 300.

(*l*) Anciently it was held, that if one of the grand jury disclosed to any person indicted the evidence that appeared against him, he was thereby made accessory to the offence, if felony, and in treason, a principal. And at this day it is agreed, that he is guilty of a misprision, and liable to be fined and imprisoned. Blackstone, vol. iv. p. 126.

The special juror is not less obliged in conscience than the grand juror to diligence in investigating all the circumstances of the matter at issue, to promptness and accuracy in disclosing additional facts known to himself, and to incorruptible integrity in pronouncing upon the whole evidence. And let him not forget his duty in those functions which are peculiarly his own. When a view is directed, let him not omit, through indolence, a personal inspection of the contested premises. Let him appreciate with respectful attention, but not receive with servile or inconsiderate submission, the opinion of the judge. Let him not be improperly influenced by the sentiments of any leading man among his colleagues, nor decline, through timidity, to state his own conceptions of the merits of the case. In deciding on mercantile proceedings, let him be guided by law, and not by the former practice, perhaps the reprehensible practice, of himself or his friends, in a similar instance.

The duties of commissioners of taxes, of roads, and of canals, are too obvious to require much discussion. To the first may be recommended fairness in assessing taxes, and in judging of appeals. To the second, equity

in fixing the position of turnpikes, and in expending the tolls for the public good, without any oblique attention to the accommodation of themselves or their friends. To the third, uprightness in adjusting the rates of tonnage, and moderation in determining the dividend. And to all, diligence in attending to take their due proportion of trouble.

Some situations, to a certain degree of a public nature, and usually occupied by private gentlemen, yet remain to be mentioned. Such are those of trustees and governors of local charities, of hospitals, and of endowed schools. On all persons invested with any of these functions, one duty is equally incumbent, that of active personal attention to the trust in all cases where it will be useful, and can reasonably be expected ; and of paying a strict regard to the design of the donors, as well as to the welfare of the institution. In the superintendence of schools, when the choice and the controul of the master are left to the discretion of the governors, no private views or connections ought to warp them from preferring the most eligible candidate, nor to restrain them from dismissing him from his post, if he should afterwards prove unworthy of it. When a vacancy takes place,

let them not hastily engage their votes. Let them not omit proper enquiries in private, respecting the attainments and character of the several competitors. Let them remember, that the knowledge of Latin and Greek is not the knowlege most important to an immortal being, and beware of electing a master who in practice will seem so to regard it. The salary, when they have the power of determining its amount, should be ample enough to be some object to a man of talent ; yet not so large as to tempt him to supineness, and make him indifferent as to the number of his scholars. If exhibitions are at their disposal, these encouraging rewards ought to be invariably conferred, not according to the ties of relationship and the influence of recommendation, but according to genuine merit ; under which term I include, not merely the boy's proficiency in learning, but likewise his moral character.

III. It remains to treat, in the last place, of private and domestic duties. Under this head, some remarks may be offered on the conduct of a private gentleman, as a husband, as a parent, and as the master of a family.

1. The foundations of the various uneasinesses, by which the whole period of the

marriage-union is sometimes rendered a scene of misery, may not unfrequently be traced in the improper views, or in the hastiness, with which matrimonial engagements are formed. Let not those be surprised at finding their comforts corroded by indifference and discontent, by contrariety of views and domestic broils, who have chosen a companion for life merely or principally for the sake of personal beauty and accomplishments, of a weighty purse, of eminent rank, of splendid and potent connections; nor they who, without being altogether blinded by passion, or impelled by interested motives, have yet neglected previously to ascertain whether their intended partner possesses that share of congruity to their own dispositions and habits, and, above all things, those intrinsic virtues, steadfastly grounded on religion, without which, in so close an union, no permanent happiness can be expected. But let them remember, that the very terms of the marriage-vow, independently of every additional obligation, render all the duties of the marriage-state as binding upon them as upon others who are experiencing in that state the greatest earthly felicity.

The mutual anxieties, the suspicions, and

the consequent diminution of affection, too often felt by those who have entered into promises of marriage, which, from the state of their affairs, or other circumstances, were likely to remain long unfulfilled, seem to prove it highly desirable that, except in very strong cases, such engagements should not be contracted. It may not be useless to observe, that to trifle with the feelings, and studiously to make an impression on the heart of another, without any serious purpose of marriage, shows either a most culpable want of consideration, or, if done with design, the most ungenerous and deliberate cruelty.

The constitution of nature and of the human frame, which manifestly allots different offices of life to the different sexes, seems no less clearly to indicate a certain degree of subordination to be the duty of the weaker sex. The Holy Scriptures, confirming these suggestions of natural reason, and guarding against the perpetual conflicts by which the peace and harmony of families would be destroyed, were a complete equality of rights to subsist between the husband and the wife, have expressly pronounced submission to be the general duty of the latter. “ Wives, “ submit yourselves unto your own husbands,

“ as unto the Lord ; for the husband is the head of the wife, even as Christ is the head of the church : — therefore, as the church is subject unto Christ, so let the wives be to their own husbands in every thing.” (m) — “ Let the wife see that she reverence her (n) husband.” Similar directions are given in other parts (o) of the New Testament. Not that these precepts are to be understood as binding the wife to unlimited obedience in every case. Where the command of the husband is plainly repugnant to the laws of God, or to the rights of a third person, compliance with it would be sinful. Where it proceeds from a disordered understanding, it loses a proportional share of its authority. And under other possible circumstances it may be so highly unreasonable and injurious, that the Gospel rule, though couched in unqualified terms, may well be considered as admitting of limitations similar to those universally deemed allowable in the interpretation of other scriptural injunctions, which in terms equally unqualified command children to obey their parents, and servants

(m) Ephes. v. 22—24.

(n) Ephes. v. 33.

(o) Col. iii. 18. 1 Peter, iii. 1, &c. 1 Cor. xiv. 34, 35.

their masters. (*p*) But whoever seriously reflects on the very strong expressions, and the still stronger illustrations, by which obedience is inculcated on the wife in the first of the passages quoted above, will be convinced that the cause must be of more than common magnitude, which can justify her in withholding it. The Gospel, however, has not left her without reasonable security against capricious tyranny on the part of the husband. It restrains him from abusing the power with which he is entrusted, by checks suited to the greatness of it: partly by the final responsibility which the Supreme Governor of the human race has universally annexed and proportioned to the possession of authority of every kind; and partly, by special precepts calculated to temper that of the husband, and to impress him with a full sense of the unvaried tenderness and love due to the partner of his joys and sorrows. “Husbands, love your wives, even as Christ also loved the church, and gave himself for it.” (*q*) — “Husbands, love your wives,

(*p*) “Children, obey your parents in *all* things.” Col. iii. 20. — “Servants, obey in *all* things your masters.” Col. iii. 22.

(*q*) Ephes. v. 25.

“ and be not bitter against them.” (r) — “ Ye husbands, dwell with your wives according to knowledge ; giving honour unto the wife, as unto the weaker (s) vessel.” The first of these precepts indicates the personal sacrifices which the husband ought at all times cheerfully to make, when they are likely to promote the essential welfare of the wife. The two latter show a complete knowledge of the human character, and in a very pointed manner inculcate on the husband that uniform mildness of behaviour and conciliating attention towards his wife, which will ever prove the most efficacious method, not only of ensuring her affection, but likewise of influencing her dispositions and correcting her weaknesses and failings. They teach him to study every reasonable and prudent indulgence of her wishes ; to accustom his thoughts to dwell rather on her merits than on her imperfections ; and when he thinks on the latter, to remember his own : to win her by his counsel, by his encouragement, and above all, by his attractive example, to continual advances in every virtuous habit and pursuit ; and, if obliged to

(r) Col. iii. 19.

(s) 1 Peter, iii. 7.

point out to her something reprehensible in her conduct, to avoid provoking expressions, taunts, and sneers, with at least as much care as reproaches and invective. Great as the miseries are which result from a breach of personal fidelity in either party,—and in either party the guilt of such a *breach is* most horrid,—yet of the wretchedness experienced by unhappy married people, by far the greater share results from the disregard shown by the husband or the wife to the less prominent parts of the nuptial obligation.

The caution of parents and guardians generally secures to the intended wife, antecedently to the marriage, a competent provision in the case of future widowhood. But if this step should have been left unfinished before the solemnization of the nuptials,—a circumstance which, though highly undesirable, is sometimes known to take place,—the husband ought not to lose a moment afterwards in completing it. If a large accession of fortune should devolve on the husband at a subsequent period, and be left to his disposal, it will commonly be reasonable that a proportional addition should be made to the jointure originally settled on his wife. And

in all cases, the income destined for the widow should be arranged in such a manner as to give her the least trouble in collecting it, and the fairest prospect of security against family heart-burnings and quarrels.

2. That the parent is bound to provide for his helpless progeny, and not merely to supply their present wants, but, by means of proper discipline and instruction, to lay a foundation for their future usefulness and welfare, is a truth obviously suggested by reason, and unequivocally confirmed by Revelation. In order that he may be enabled to discharge the latter branch of his duty, it is necessary that he should be invested with the right of exercising a just and salutary control over the child; and we accordingly find the (t) Scriptures arming the former with extensive authority, and inculcating on the latter obedience to his lawful commands.

One of the first and most important cares which calls for the attention of a parent, is the choice of the most advisable mode of education. In the case of sons, in particular, the determination of this point is frequently a matter of considerable difficulty. Such

(t) Ephes. vi. 1—3. Col. iii. 20.

have been the doubts and the different conclusions of wise and good men respecting private and public education, and such are the excellencies and the defects inherent in each mode, that, where no peculiar circumstances exist to turn the scale, a father may more easily be alarmed at the hazards of both, than confident of the superior advantage of either. The advantages of domestic tuition, compared with a public school, are principally the following:— The parent, retaining his child constantly and immediately under his own eye, has more favourable opportunities of becoming acquainted with his dispositions and talents, of superintending his conduct, of conciliating his affection, and gaining his familiar confidence. Many temptations to vice, from the contagion of corrupt examples, are avoided (for when we speak of a boy being educated at home, we take for granted that he finds there no pattern of immorality or irreligion); and evil habits will speedily be discerned, and may be corrected before they have acquired strength. The mode and the kind of study may be, in some measure, accommodated to the bent of the pupil's genius, and his future destination in life. A much larger share of solid learning

may be imparted in a given time to a boy who occupies exclusively, or at least jointly with one or two of his brothers, the tutor's attention, than where the time devoted to each lesson is adapted to the benefit of a whole class. (u) To these grounds of preference may be added a better chance of freedom from envy, jealousy, and pride, the common fruits of emulation. On the other hand, among the disadvantages of domestic education may be reckoned the danger of the hours and habits of study being interrupted by the arrival of friends and the intrusion of company; by the continual recurrence of visiting expeditions and schemes of pleasure, and by the unwise indulgence of parents, in various ways; the ^{*}encouragement of pride in the boy, by the flattery and obsequiousness of his father's servants and dependents, and also by the absence of the struggles, conflicts, and difficulties which daily result in a public school from the society of equals, and are no less

(u) It is true that a boy at a public school reaps some benefit from hearing the same lesson gone through two or three times by his class-mates; but the inattention of that period of life, and the irksomeness of listening again and again to the same thing, prevent the advantage from being so great as it might be.

serviceable in correcting ill-humour, impetuosity of temper, arrogance, and self-sufficiency, than in producing firmness and activity of character. The dulness, langour, and discontent, which attend the want of suitable companions, exercises, and amusements ; the loss of all that is valuable in the effect of competition,—of competition divested of unchristian admixtures, especially with regard to compositions, and the more elegant attainments in learning ; and, finally, the want of a gradual introduction to the temptations of the world, and the consequent risk that will take place when the youth is first left to his own discretion, at an university, or on the wide stage of busy life.

Between the foregoing plans of education there are others of an intermediate nature ; as academies and seminaries, where only a small or limited number of pupils is received. These usually partake, according to their nature, both of the benefits and the disadvantages of the two former.

In giving the preference to one of these modes of bringing up a son rather than to another, the determination of the parent ought to be carefully formed on substantial grounds, such as local situation, his know-

ledge of the preceptor, the health and dispositions of the child ; and not to rest on weak and capricious motives, as the mere fashion of the day, or a blind predilection for the place or manner in which he was educated himself. Neither let him allow too much weight, though prudence may require some weight to be allowed, to comparative cheapness ; but rather endeavour, if the matter be practicable, to retrench from some other part of his expenditure the sum which may make up the difference, than permit his son to lose essential advantages. In many cases it may be right to adopt for the same boy different modes at different periods. And that mode which in one instance ought evidently to be the first, may with equal propriety be the last in another. But whatever be the plan of education which the parent selects, let him be constantly solicitous to obviate, to the extent of his power, the disadvantages and dangers with which it is commonly attended. (x)

(x) The evils attendant on public schools have of late years been greatly augmented by the increase which has taken place in the quantity of money brought by the boys on their return to school. This pernicious and alarming custom, the source of idleness and vice, calls the more for

The arguments which may be urged in favour of domestic tuition for daughters have less to be set against them than may be alleged with respect to sons. The diffidence and purity of the female character, and the scriptural mark of female excellence, “the ornament of a meek and quiet spirit, which in the sight of God is of great price (*y*),” will generally be best promoted and upheld under the superintending eye of a mother. In the case of her death, and when no female relation survives proper to supply her place, a boarding-school, selected with scrupulous anxiety, may happen to be the best resource. And in some few instances, the same resource may be necessary, in consequence of the impossibility or the difficulty of procuring fit masters to attend at home. In estimating this difficulty, far too great regard is usually paid to showy and superficial accomplishments. A certain degree of proficiency in those elegant attainments which contribute to the innocent amusement of domestic life, and in those more trivial qualifications which

the interference of parents, as it is very difficult, if not impossible, to be suppressed by the masters.

(*y*) 1 Pet. iii. 4.

the refinement of modern manners prescribes to young persons in a liberal rank of society, is undoubtedly requisite. But in general, a medium similar to that which Agur is applauded in Scripture for desiring with respect to poverty and riches, would prove the happiest both in the case of accomplishments and of personal beauty. This, however, is a truth, which the vanity or the misguided fondness of parents seldom leaves them disposed to discern or to admit. It more frequently happens, that by laying a continual stress upon mere accomplishments, and by neglecting to impress on the young mind of the learner their comparatively low importance among the great and genuine objects of education, fathers and mothers fix the thoughts of their children principally upon them; and thus excite and strengthen those passions, which it ought to have been an object of daily care to subdue, and, if possible, to eradicate.

A parent ought constantly to aim at gaining the affectionate confidence of his children, and should lead them to regard him, not as a father merely, but likewise as a friend. He must avail himself, that he may govern them properly, of the joint principles of love and

fear ; both of which, though the influence of the former is ever more desirable than that of the latter, appear from reason and from Revelation to be necessary for the due control of imperfect beings. But if his conduct be steady, temperate, and judicious, their fondness for him (z) will not be impaired even by a strict exercise of needful authority. Passionate or morose behaviour on his part, or groundless rigour and restraint, will undoubtedly impair it ; and, among many other bad effects, will have the consequence of rendering his children less solicitous for his favour, and less anxious to secure it by persevering good conduct. And therefore St. Paul (aa), when he directs fathers “ not to provoke their “ children to anger” by austerity and harshness, adds the reason, “ lest they be dis- “ couraged.” A parent should never omit proper opportunities of explaining to his children, so far as their age renders them

(z) The assertion of the poet,

Non bene convenient, nec in una sede morantur
Majestas et amor ————— HOR.

though generally true with regard to private friendships, is not applicable to those cases, in which the sentiments of respect and of affection are equally implanted by nature.

(aa) Col. iii. 21.

capable of understanding him, the grounds of his commands and prohibitions; a practice, which will at once tend to preserve their love and respect, by preventing him from being deemed arbitrary and capricious; and at the same time, by fixing their attention and impressing their memory, will contribute to their acting right in similar cases. So, likewise, let him on suitable occasions point out to them the reasons why they are instructed in particular branches of study, whether solid or ornamental, and why they are not employed on others, in which some of their companions may be engaged. Yet let him not forget to call to their recollection, that age and experience are necessary for the purpose of estimating the whole force and discovering the various bearings of these reasons, and concur with other circumstances to make it right that he should himself decide. When obliged to use reproof, let him employ it, not only without passion, but so that the cause and motive may be evident to the party reproved. And let him not give his children grounds for concluding, from symptoms of partiality in his proceedings, that he regards one with a less tender eye than another. Let him strenuously endeavour to extirpate from their minds every degree of art, — a

quality of all, perhaps, the most pernicious, and frequently the last to be discovered by the parent, however obvious to others. Instead of suffering the praise of cleverness to be bestowed on shrewd excuses for petty instances of misconduct, or on recitals seasoned with a little witty exaggeration, and thus cherishing that propensity to falsehood which will too often be found to predominate in their breasts, let him bring them to an uniform practice, built on principle, of owning their faults frankly, and without delay, and of scrupulously adhering, whether they speak in jest or in seriousness, to truth. Let him watch over their progress in learning, and direct their attention, at fit seasons, to modern history, geography, and other useful studies, not at all, or but imperfectly, comprised within the circle commonly trod at schools and colleges. Let him not neglect to assimilate their habits and views to the places which it is probable that they will severally fill in the scale of society, and teach the younger to look forward without repining to the customary superiority of the eldest, and the eldest to regard it without arrogance and exultation, by inculcating on them all, that distinctions of rank and employment

visibly tend to the common good ; that each has its peculiar advantages and dangers ; and that in each the favour of God may be secured, and service rendered to mankind. Let him train them up to a reasoning and investigating spirit, and to a habit of examining carefully, yet humbly, the various works of the creation, and of thence raising their thoughts to the great Creator. Above all things, let him “ bring them up,” as the Apostle (*bb*) enjoins, “ in the nurture and “ admonition of the Lord : ’ let him impress on their hearts, and cherish from their childhood, a warm and active sense of religion, and an invariable reference to God and their duty in every part of their conduct. And in proportion as their understandings open, let him establish them in a thorough knowledge of the internal proofs, and also of the external and historical evidences, of the truth of Christianity. There is cause deeply to lament that so little care is bestowed on this point, in many seminaries of education, public as well as private. We cannot wonder that those persons should be staggered by the specious cavils of sceptics and unbelievers, who know

their religion only as it were by rote, and have nothing to allege in its behalf, but that their parents and teachers professed it, and bade them do the same. He alone can have just grounds for trusting that he shall be preserved from the delusions of doubt and infidelity, who is qualified, by a diligent and sober investigation of the subject, “to give “ to every one a reason of the hope that is “ in him.” (cc)

It is a matter of difficulty to observe a proper medium with respect to the time and manner of introducing young persons of both sexes into general society. The error predominant in the present age is that of corrupting boys and girls, by initiating them into the habits of men and women. Another error, far less common, but equally ruinous when it takes place, is that of keeping them confined, almost within the limits of a nursery, until they are suddenly turned loose upon the world, dazzled with its novelties, and unacquainted with its dangers. Liberty is too hazardous a gift to be imparted at once. And the full force of temptations will usually be best withstood by those who have been

inured to them by degrees, and strengthened by overcoming their slighter attacks.

Considerations of the same nature with those which determined the parent with respect to the earlier and middle parts of his son's education ought to be decisive with regard to the concluding part of it. If the young man is destined to an university, let him not be placed there at too early an age. And let that university and that college be selected, where he will find the greatest inducements to diligence, the ablest instructors in useful learning, and the most careful superintendents of his morals; not that which is recommended merely by having been formerly preferred by his family, by the groundless fashion of the day, or by affording opportunities of making splendid and lucrative connections. Let his rank and annual expenditure be fixed about the middle point of the scale established by custom for persons whose future prospects are similar to his own. To fix them higher is to tempt him to pride and extravagance; to fix them lower is to teach him to think himself treated with unkindness, and authorised to endeavour to maintain the station which he conceives to belong to him, without being very scrupu-

lous as to the methods of accomplishing his purpose.

The eldest son of a private gentleman seldom pursues any profession. And as it rarely happens that he settles in matrimonial life (and it is scarcely ever for his happiness that he should) immediately upon the termination of his academical studies, some of the years immediately following are not unfrequently dedicated to foreign travel. The advantages which may be derived from travel, and its peculiar utility to those who are intended for political life, cannot be denied. But that the period in question is generally likely to realize the expected benefits, is a position not easy to be established. Were we, on the contrary, to conclude, that to expose a raw youth to the dissipation and vices of foreign capitals, under no other guidance and control than that of a private tutor, would probably contribute more to the destruction of his moral and religious principles than to the improvement of his understanding and the enlargement of his knowledge, the conclusion would not be repugnant to sober reasoning (*dd*), and would be abundantly con-

(*dd*) See this subject discussed in a very able manner by Bishop Hard, in a dialogue between Mr. Locke and Lord Shaftesbury.

firmed by daily experience. Neither is it commonly desirable that a young man, little more than of age, should embrace an opportunity of going into parliament, especially if another is likely to present itself in the course of a few years. The artful flatteries and caresses of party, employed (as in such cases they constantly are) both in public and in private to dazzle and entrap the unsuspecting mind, will be too likely to prove successful, and to fix him for life an interested and ambitious supporter or opposer of a minister.

The strictness of parental power terminates when, according to the regular order of nature, its existence is no longer necessary for the welfare of the child. Yet a mild and mitigated authority will still remain to the one party, and will be acknowledged by the other, according to the dictates both of reason and religion, from affection and a strong sense of obligations received. The child arrived at mature age is bound to show through life the greatest love and tenderness to his parent, the kindest attention to his wants and infirmities (*ee*), and every degree of reasonable

(*ee*) " My son, help thy father in his age, and grieve him not as long as he liveth. And if his understanding fail, have patience with him; and despise him not,

compliance with his deliberate wishes. And in return, it is the duty of the parent to give to his child substantial proofs of reciprocal affection, by continuing to him the aid of his experience and counsel, by uniform liberality of conduct towards him, and by a cheerful acquiescence in all his blameless desires. By applying these general principles to the case of an elder son, the father is taught particularly to guard him from those idle and vicious customs into which he may easily be betrayed by having no immediate employment, and to encourage him to persevere in habits of study, to cultivate branches of science, and to render himself useful to others by some active occupation, that the exemption from professional engagements may not ultimately prove to have been a heavy misfortune to him. He is taught to behave to the young man universally with open and friendly confidence; to shun even the most distant appearance of jealousy, and a wish to keep him dependent and in the back-ground; to be

“ when thou art in thy full strength.” Ecclus. iii. 12, 13.
—“ Hearken unto thy father; and despise not thy mother
“ when she is old.” Prov. xxiii. 22.—“ Let them (children)
“ learn to requite their parents.” 1 Tim. v. 4.

unreserved in acquainting him with the situation of his own private affairs, and liberal, according to his estate and the number and circumstances of his family, in the sum assigned for his son's expences while single, and in the income transferred to him on his marriage. Above all things, let him not put filial affection to the severest of all trials, by opposing, from selfish motives, his son's matrimonial choice. And, finally, let him studiously cherish in the elder brother an affectionate, and, as it were, parental regard for his other sons and daughters, that, in the event of his own death, they may not be at a loss for a protector.

Younger sons commonly proceed from the university to the study of the profession which they are to follow, though in some instances they are under the necessity of entering upon it at an earlier period of life, and without having had the benefit of academical instruction. In the latter case, the choice of the profession will rest almost exclusively with the parent. In the former, greater attention is justly due to the opinion and wishes of the young man ; and the father's office is rather to rectify both, by obviating prejudices and removing misapprehensions, and by perspi-

cuously explaining the several advantages and disadvantages of different lines of life, than peremptorily to prescribe a particular occupation. In both cases, let him be influenced by a proper regard to the temper, habits, and genius of the youth, and look to the probable security of virtuous principles far more than to the prospect of eminence and wealth. And let him not be averse to having his son fixed in a liberal line of trade or manufactures, if circumstances render the step advisable, and no other objections exist than those suggested by pride.

The remarks which have been already made on the affectionate tenderness, confidence, and liberality due from a parent to his eldest son, may easily be applied to the case of his other adult children, whether sons or daughters, both while they remain single, and when they settle in life. It is only necessary to add, that the inability of the daughters to provide for their own support, a circumstance which places them in almost entire dependence on their father, affords him no plea for constraining their choice in marriage; though from their being more open to imposition than sons, partly from their want of opportunities to scrutinize the

private characters of men, and partly from the quick sensibility of the female mind, he may certainly be justified in requiring a longer pause and delay from them, when he deems the proposed connection unfavourable on the whole to their welfare, than he could reasonably expect from his children of the other sex. If a daughter, when fully arrived at years of discretion, should ultimately give her hand to a person disapproved by her father, may he not lessen, it will be said, the fortune which he had intended to bequeath her? In one case, undoubtedly, he is not only at liberty, but bound to do so; namely, when he believes in his conscience, that through the vicious character of her husband, or other causes, the diminution will be for her happiness. But he will not be justifiable in lessening it by way of inflicting a punishment for the alleged disobedience, because she was authorised by her age to decide for herself as to a matrimonial engagement. It would be equally right, in parallel circumstances, to make a similar reduction in the case of a son. But in each case the ground of the alteration ought to be the general principle of assigning to the child, as nearly as may be practicable, the precise portion

most likely to advance its real welfare. And this principle would equally authorise and require the amount of the destined fortune to be altered, were the change of opinion produced by any other new circumstance instead of a marriage.

The many cogent reasons which bind every person who has property at his disposal not to defer settling his affairs by will until sickness or age overtakes him, press with more than common force upon a parent. The nearness of the relations who are to succeed him, and the peculiar obligations which that circumstance lays upon him of providing, by every measure in his power, for their future happiness and concord, render him inexcusable if he subjects himself to the risk of dying intestate, or of bequeathing his effects in a hasty, injudicious, and perhaps invalid manner, on his death-bed. The object at which he should aim, as a testator, are, to make a right distribution of his property, and to secure the peaceable, speedy, and effectual accomplishment of his intentions. He should, therefore, be explicit with respect to the nature and situation of his property, accurate in observing necessary forms, and perspicuous in stating his meaning. A

failure in any of these points may prove the foundation of long and ruinous law-suits, and of consequences which are more to be lamented, heart-burnings, dissensions, and animosities among the surviving branches of his family. He should, in the first place, provide for the payment of all his just debts, to whatever person, and on whatever species of contract they may be owing ; and then proceed to apportion the remainder of his substance among his children, and others whom it may be his duty not to overlook, according to the joint claims of relationship, merit, and need, and the reasonable expectations excited by custom, education, and countenance received. While he shows a prudent regard to the usage which may be almost termed, where a large landed property is under consideration, the established right of primogeniture, let not pride lead him to confine his younger children to a scanty pittance, for the purpose of heaping an enormous share on the eldest. And where their portions are necessarily small, let him assign less to the sons than to the daughters, who, being incapable of improving their fortunes by professional employments, will be more exposed to the pressure of narrow circum-

stances, and to the temptation of marrying from interested views. If he is unfortunate enough to have a worthless child, unfit to be trusted with any other bequest than an annuity, let some provision be made for his future wife and family. A father ought not to impose on his children unusual restrictions, as to the time or manner of receiving their inheritance, except on very substantial grounds; as the parties restrained will, probably, be impelled by their own feelings, and still more by the suggestions of others, to deem themselves aggrieved. Let him consider well the advantages and disadvantages of entails, both in a public and in a private view, before he adopts a practice, sometimes, indeed, founded on sufficient motives, but often resulting from principles of avarice and pride; and, at any rate, let him not tie up his estate under sweeping limitations, without leaving to the tenant for life power to grant proper leases, and to make ample provision for a wife and younger children. Let him choose able, active, and conscientious persons for the offices of executors, guardians, and trustees; and in the discretionary power which he gives to them in various particulars, (as with respect to the education of his children, the

rate of interest to be allowed on their fortunes, the advancement of a part or of the whole of the principal, for settling sons in professions, and daughters in marriage, during their minority,) let him be guided, among other circumstances, by their probable chance of life, and the character of those who would be likely to succeed them. (ff)

Most of the observations which have been made in the preceding pages, on the various duties of parents, are also applicable, and are designed to be applied, to the case of those persons who, not having children, consider, or ought to consider, their nephews and nieces, or other young relations, with a parental eye.

3. The last class of domestic duties, of which it was proposed to speak, comprehends those attached to the situation of the master of a family.

The general kindness and attention due from the master of a family to his near relations, who are members of it, has already

(ff) Many of the foregoing remarks, respecting the duties of fathers, are in a certain degree applicable, and are meant to be applied, to mothers. And many of those about to be subjoined are intended as addressed to the mistress, as well as to the master, of a family.

been implied in the observations respecting the proper behaviour of the husband to his wife, and of the parent to his children. Proportional regard ought to be shown to more distant relatives, and to intimate friends who live under his roof. Among the amiable qualities which contribute to the happiness of domestic life, cheerful good-humour and mildness of manners stand pre-eminent. Their influence is felt daily and hourly. When they result merely from constitutional temper, they obviate many circumstances which would have proved interruptions of comfort. But to be truly pleasing, and steadily beneficial, they must be founded on that benevolence of heart which is enjoined and inspired by Christianity. Their value is best discerned by marking the gloom and constraint that pervade every part of a family, the head of which is morose, peevish, or overbearing.

But relations and intimate friends are not the only branches of the family to whom duties are owing from the master of it. His servants have many claims upon him. Placed, as they are, in temporary subordination to him, they yet stand on a level with himself in the great family of the universe, and before the eye of its impartial Sovereign. It is this

consideration which the Christian Scriptures, after strongly inculcating (*gg*) on servants the duties of conscientious fidelity, respect, and obedience, present to the view of the master, in order to ensure just and humane behaviour on his part. “Masters (*hh*), give “unto your servants that which is just and “equal, knowing that ye also have a Master “in heaven.” “And (*ii*) ye masters, do “the same things unto them [your servants], “forbearing threatening, knowing that your “Master also is in heaven; neither is there “respect of persons before him.” The number of servants kept in a family ought to be scrupulously adapted to its wants, and should neither be curtailed by penuriousness, so as to burthen the domestics with immoderate work, nor enlarged through unreasonable indulgence, or to gratify a love of parade, and at the risk of rendering them idle and dissolute. The wages which a master gives should not either greatly exceed or fall short of the rates which custom has established. If he errs much on one side, he loads himself with a needless expence, and

(*gg*) Ephes. vi. 5—8. Coloss. iii. 22. 25.

(*hh*) Coloss. iv. 1.

(*ii*) Ephes. vi. 9.—and Titus, ii. 9, 10.

contributes to make his own servants extravagant and vicious, and those of all his neighbours dissatisfied. If he, mistakes on the other, he does not pay an equitable compensation for the service which he receives ; he excites a continually rankling discontent in the minds of his domestics ; he is harassed with changes in his family, and renders persons of merit and character afraid of engaging in it. The wages which are stipulated should never be withheld, through carelessness, long after they have become due. Every degree of drunkenness, profane language, and disorderly conduct, should be steadily repressed in the first instance ; and no examples of wickedness be permitted to remain and spread their contagion in the house. Strict economy and accountableness should be required from every servant, according to the nature of his place, and should be enforced by an uniform adherence to settled rules and systematic plans, not by the master's acting the part of a suspicious spy over his kitchen, cellar, and stables, and thus incurring the hatred and contempt of his domestics, and whetting their ingenuity to impose upon him the more. Let there be no undue familiarity, no partiality or favouritism, in the proceed-

ings of the master. Let him be ready to hear the complaints of any of his servants, without giving encouragement to petty quarrels and tale-bearings. Let him not suffer one individual to tyrannise over another; nor, while he maintains the proper authority of the higher servants, permit the existence of a domineering aristocracy below stairs. Let his constant behaviour be kind and mild, and temperate, though firm, when he is obliged to reprove. Abusive and insulting expressions should never be drawn forth by any faults, least of all by faults inadvertently committed, or spontaneously confessed. Let him be indulgent in allowing his servants innocent recreations, and occasional visits, at fit times, to their kindred and friends. Let him be careful to afford them ample opportunities for attending public worship; and neither neglect to furnish them at home with Bibles, and suitable treatises of religious instruction, nor grudge the incidental expence of having the ignorant among them taught to read. Little presents of books, or of money, for particular desert, and premiums for long service, are not only rewards deservedly bestowed on the parties, but rewards which have a very beneficial effect on the other

servants, by stimulating them to strive to obtain similar favours. This observation may be extended to small loans lent to old and faithful servants, in order to assist them when they marry, or settle in business. To conclude this subject, every master of a family ought to pay the strictest regard to openness and truth in giving the characters of persons who have left his service, neither speaking too favourably of them through mistaken lenity, nor harshly from pique and resentment. And in no case should he deliver to a servant, when he quits his place, a written character; since it may be used very improperly by him, or be transferred to some other person, and thus be perverted to various purposes of deceit. (kk)

(kk) The combinations which very frequently subsist in the metropolis between servants and the tradesmen and others who supply families with necessary articles, should be repressed, with scrupulous care, by every master of a family, not only on account of the extravagant charges and impositions to which they subject him, but also on account of the habits of dishonesty which they produce or encourage in the confederated parties. In many cases, some of the upper servants receive from each tradesman a certain per-centage on the amount of his bill; while the groom, or coachman, has a stated fee from the vender, for every load of hay brought to the stables, another for every load of straw, and a third for every quarter of oats. Under this

The labourers who are employed in the gardens and grounds of a private gentleman may justly be considered in some respects as his servants. As such, they ought to receive at his hand sufficient wages, with prompt payment, and to find a reasonable share of his attention bestowed on the relief of their distresses, and the improvement of their morals. Let him not dismiss them from his service, nor reduce their hire with unfeeling accuracy, when sickness or old age renders their day's work less valuable; nor turn adrift his superfluous hands on the approach of winter, when they are not likely to find another master. To employ, from motives of benevolence, those who cannot obtain work elsewhere, is one of the best kinds of charity.

In fixing the general scale of his domestic proceedings and expences, the first thing

system it becomes the interest of the servant to push the consumption of the family to the extreme, by every kind of waste, and, so far as may be possible, to throw custom into the hands of unprincipled dealers, who will give him the highest premium, and abundantly repay themselves by immoderate prices, and by charging for a greater quantity of articles than was actually furnished. Sometimes the system proceeds under a different shape, but the object pursued is the same. Example, and the desire of gain, will often spread the contagion among those who, for a time, had withstood its influence.

which the master of a family has to consider, is the amount and nature of his property, with the claims already existing upon it, and such as are likely to arise. That a mode of living which may be right for a private gentleman with an estate of eight or ten thousand pounds a year would be unjustifiable in another who has but half the income, is a truth evident in itself, and generally recognised in practice. But the pride of rivalry, and that culpable spirit of imitation which prevails in the world, seem not so generally to permit the possessor of an annual income of one thousand pounds to remember, that he has only half the income of his neighbour who receives two thousand, and but a third of the revenue of him who receives three. Of two persons possessed of equal landed fortunes, if the one has inherited an unincumbered estate, and the other has to pay the interest of an overwhelming debt; or if the one is at present childless, or unmarried, or has the unlimited disposal of his property, and the other is merely tenant for life, and has portions to provide for a numerous family; expences which would be blameless in the former would be deeply criminal in the latter. Experience has proved that charges of all

kinds, especially if they are of some magnitude, seldom fail to exceed the original computation ; and that new demands, not foreseen at first, continually occur. Hence it is the part of prudence in every master of a family, rigidly to adjust his expenditure to such a standard as may not only provide for deficiencies in his estimate, and also make an annual reduction of incumbrances to which his estate may be subject, and an annual addition, if it be necessary, to the fund destined for his younger children, but may leave him an annual surplus for unexpected contingencies, on the score of necessity or of benevolence, as long journeys on account of health, heavy losses, burdensome repairs, the wants of distressed relations, and the claims of public charities and public works. I mention *unexpected* contingencies on the score of benevolence ; for, if he has fully imbibed the spirit of Christianity, he will regard the *common* demands of charity as ever forming an ample and a most pleasing part of his *common* expences. But to guard against that love of hoarding which, partly from the encroaching influence of avarice, and partly from pride and a sense of the importance which riches give to the possessor, is too apt to insinuate

itself into the breasts of those who are in the habit of accumulating money, it seems very desirable that every man, who feels it his duty to make annual savings, should fix a moderate sum for that purpose, proportioned to the specific causes of his frugality, with a determination not to lay up more ; and, if at the end of the year he finds that he has passed his limit, privately to dispose of the overplus in proper ways, in addition to his ordinary charities.

To preserve the course of family expences within the bounds prescribed, and for many collateral reasons, it is incumbent on every private gentleman to keep regular and exact accounts of his receipts and payments, whether they pass through the hands of himself or of his agents ; and by comparing and balancing those of one year with those of another, to be at all times master of the state of his affairs, and led to discover necessary changes and reductions, and to make them before it be too late. Justice, too, requires him to be punctual and expeditious in satisfying the fair demands of his tradesmen, instead of contributing by his dilatoriness to augment the general price of articles, which is fixed by shopkeepers much higher than

would be the case, were it not to make up losses occasioned by customers who pay slowly or not at all. And justice and every moral principle concur in reprobating that pride and false shame which sometimes impel men to persist in a mode of life far more expensive than they can afford, in defiance of all the duties owing to their family and to their creditors, rather than submit to lessen the parade and retrench the extravagance of their household. Nor ever let such a mode of life be instituted or continued, through the prospect of the speedy falling in of jointures, or through eager hopes of legacies from wealthy relatives. For these are expectations subject to the risk of long delay, if not of final disappointment; and they expose him who cherishes them to the horrid temptation of learning even to wish for the death of the persons whose life retards their accomplishment. When considerable retrenchments are to be made, it is not uncommon for the family to remove to some distant quarter. This practice is prudent and right, either when the new place of residence is in a much cheaper situation, or when the heads of the family have reason to doubt whether they shall have the honest

resolution to persevere in their new plan of life, if they remain subject to the temptations of the old neighbourhood. Yet the rectitude of principle is more manifest, and the example more profitable, when the change is made in the sight of those who had witnessed the conduct which rendered it necessary, and with that genuine strength of mind which is neither ashamed of confessing an error nor of openly amending it.

Such is the natural and increasing progress of luxury, and such are its baneful effects on the public morals, that every individual in the upper classes of society should exert himself to check and repress it. Instead of endeavouring to surpass his neighbours in splendour and pageantry, in sumptuous entertainments, late hours, and other extravagances of vanity and fashion, the master of a family, bearing in mind, and universally applying, the Christian principles of temperance and moderation, should keep down all matters of this nature to the lowest point which the manners of the times and his own station in life will reasonably allow. With established customs, so far as they are neither morally wrong in themselves, nor clearly prejudicial in their effects, it becomes him, in some rea-

sonable measure, to comply, that he may not needlessly acquire the character of cynical moroseness, of affectation, of absurdity, or of covetousness ; and thus, by losing the esteem and good opinion of others, diminish his power of doing good. But let him not comply with any rising custom, the prevalence of which, though the custom be in itself innocent, he deems undesirable, until it be thoroughly established,— for otherwise he becomes himself one of those who are chargeable with introducing it,— nor to a greater extent than the urgency of the case requires, for otherwise he gives it positive encouragement. This remark may be extended to every advance in the scale of luxury and dissipation. As far as expence is to be taken into the account, it should not be forgotten, that every new step in luxury naturally leads to more. Thus, if one superb room be built, the others immediately appear out of character with it, and will probably receive, ere long, corresponding alterations. If a house be greatly enlarged, an additional number of servants is required to keep it in order ; and so in many other instances. It does not follow, hence, that things of this nature are never to be done ; but it follows, that they are not to be done impru-

dently, and without considering the future charge which they may be likely to occasion, in addition to the original cost.

Let not the private Gentleman, when laying out the grounds or the water near his house, or carrying on other ornamental improvements, extend his undertakings, or harbour a wish to extend them, beyond the limit which ought to be prescribed to expences of that nature. Within due bounds all these improvements have their use, both as they furnish occupation to the labouring poor, and as they contribute to another object, of no small importance in the present day, namely, to render the owner attached to his home. But let him not be ostentatious and vain of them, even though they should be planned with taste, and though the taste that planned them were his own. Nor let him take to himself the merit of charity, for having employed many working hands in executing his design, when in fact he employed them for his own gratification. Let him not lavish his ready money on some favourite indulgence of his own ; as on a villa which at his death must perhaps be sold, to the detriment of his family, for one-fourth of the original cost. Let him not forget, that men who selfishly

lay out too much on pleasure-grounds, and other objects congenial to their own inclinations, are not unfrequently seen to become niggards in charity, and covetous in points of domestic management, and sometimes appear even to grudge the necessary expences of their wives and children.

There are circumstances not unfrequently occurring in domestic management, which, though possibly they may be deemed too minute to be specified, afford scope for moral reprobation. Of this nature, for example, is the practice of allowing large quantities of wholesome food to be destroyed by being stewed down into stimulating sauces. In some houses as much provision is scandalously consumed in this manner as would have sufficed for the support of several poor families. Sometimes, too, piles of broken meats are thrown to be devoured by a number of useless dogs, instead of being distributed to relieve the wants of the necessitous. Or large portions of vegetable crops are suffered to decay on the beds of the kitchen-garden, while neighbouring cottagers, or labourers attached to the house, would have rejoiced to be permitted to receive them. Or dainties are made an object of solicitude, and are

purchased at a premature season for an extravagant price: while the master indulges a fastidious and epicurean taste; and perhaps harasses his family, and betrays the contemptible turn of his own mind, by perpetual invectives against the cook. Formerly it was supposed that he who did not constrain his guests to intemperance neglected the first duties of his post. In England this brutish custom has happily declined; and its declension affords one of the few examples in which fashion is the ally of virtue. (II)

In filling up the general outline of domestic proceedings, there are some points not yet noticed, which deserve the serious regard of the master of a family. In this number may be included the banishment of scandal from the discourse of the parlour fire-side; the restriction of idle habits and trifling amusements within the narrowest bounds; and the substitution of instructive books in the place of cards and novels. Let the pious and edifying solemnity of family-prayer, in

(II) If it be true that cleanliness partakes of the nature of virtue, the custom of studiously bringing game and other delicacies to table in a tainted state, a custom suited only to the filthiness of a tribe of savages, may well be deserving of moral censure.

the morning as well as in the evening, be steadily maintained; and be accompanied at least once in the day with the practical exposition of a short portion of Scripture. If the master feel himself disinclined to the adoption of these religious observances on account of interfering habits of his own, let him be thankful that he is called to consider what are the nature and the effect of those habits, to which he wishes to sacrifice family-worship; and what, if he resolves on sacrificing it, is the probable state of his heart. Neither visits nor journeys should be permitted to encroach, except in peculiar cases, on the rest and proper employments of the Sabbath. Nor let the master of the house, while he is solicitous to give a rational direction and limit to the recreations of its inhabitants, exhibit a different example in his own. Let him not attend the savage spectacles of cock-pits and boxing matches; nor engage in the ruinous occupations and infamous society of race-courses and gaming-tables. Nor let him raise the diversions of the field, if he thinks fit to follow them, from the rank of amusements, and suffer them to become one of the businesses of life. Nor let him follow them, unless he be satisfied that the scriptural per-

mission to employ animals for food and service confers on him a right to torture and destroy for sport and gratification. Let him join the family-circle in the evening perusal of the selected portion of history, poetry, or other improving and elegant branch of literature ; and, according to the bent of his mind, place some of the recreations of his private hours in classical, scientific, and philosophical pursuits. Let him study, during some part of every day, the Christian Scriptures with the reverence and unremitting attention due to the rule of his life and the foundation of his hopes. And while he strives to render knowledge, moderation, virtue, and religion amiable and attractive, first in the eyes of his own family (*mm*), and in the next place

(*mm*) In some families encouragement is given to dishonesty by the purchase of game, fish, venison, and other articles, when there is a probability of their having been unlawfully procured ; and in others, dishonesty is encouraged, and the public also defrauded, by the practice of buying goods known or suspected to be smuggled. Similar blame rests upon every one who does not enter the due number of his windows, carriages, servants, and horses, to be taxed ; or evades the payment of stamp-duties, for articles which he purchases. Designedly to pass light or counterfeit money, which has been received through carelessness, is likewise an imposition on the person to whom it is transferred.

of those to whom the silent influence of his example may extend ; let him avoid, with equal care, all appearance of evil, and all symptoms of sourness, of gloom, and austerity.

Let not the private Gentleman seek through pride to cause himself to be esteemed richer than he is ; nor practise the opposite deceit to avoid applications for loans, or to provide an excuse for parsimony, especially in subscriptions. Let him not be led by the habits and society of his neighbourhood into any approach towards gambling, intemperance, or profligacy. In his intercourse with other families, let him show every possible regard to character, and have no intimacy with the vicious. Let him not pay servile court to great men, nor become their tool ; nor be elated by their notice, and rendered arrogant and fickle towards others. Let him be free from every emotion of discontent or envy when any of his equals receive some accession of rank ; and not be led by jealousy, or the silly importunities of his friends and relations, to hunt after similar advancement. Let him not harbour sentiments of family-pride ; nor be weak enough to look down on those who have recently established themselves in the county where he lives ; nor on those who

have risen in his vicinity to sudden wealth and importance. Let him not be puffed up nor become contemptuous or distant in his behaviour towards his old acquaintance, if a considerable addition of fortune should devolve to him ; nor be seduced by his new riches into ostentation and prodigality. Let not differences of opinion about local concerns or public affairs, nor squabbles about *game*, implant in his breast a single feeling of animosity. Let him avoid disputes and quarrels of every kind ; and, if unfortunate enough to be entangled in them, steadily abstain from embarking, either as a principal or as a second, in the unchristian practice of duelling. And let him not only be solicitous for reconciliation, but ever ready to take the first step to bring it about. It happens not unfrequently that two neighbours will remain long at variance, because each of them, though in his heart desirous of a renewal of friendship, is proud, and therefore will not make the first advance. In all transactions of buying and selling, even in the purchase and sale of *horses*, let him scrupulously adhere to the principles of openness and fair dealing ; and conduct himself not according to the treatment which in similar circumstances he might be likely to receive, but according to that which he ought

to experience. Let him be kind, though prudent, in lending money and in exacting payment. As a guardian or trustee, let him act for the family of another with the fidelity and zeal which he would wish to be exerted for his own. Let him be ready to conciliate misunderstandings and to do good offices among his acquaintance, on proper occasions, without being solicited; and at other times, when he is desired to interfere, and sees a prospect of being of use by interposing. But let him not pry into the affairs and transactions of others for the purpose of gratifying a vain curiosity; nor make their conduct, and much less idle rumours propagated concerning them, the subject of unguarded or censorious conversation. The general directions given in the Scriptures (*nn*) to all men “to “study to be quiet, and mind their own “business,” while they intimate the broils and dissensions produced by a meddling spirit, are extremely applicable to persons who, being exempted by their situation in life from professional employments, have the more leisure, and the greater temptations, to busy themselves with the concerns and conduct of their neighbours.

(*nn*) 1 Thess. iv. 11.

CHAP. XV.

CONSIDERATIONS SUBMITTED TO PERSONS WHO
DOUBT OR DENY THE TRUTH OF CHRIS-
TIANITY, OR THE NECESSITY OF A STRICT
OBSERVANCE OF ALL ITS PRECEPTS.

WHEN I explained in the introductory chapter the plan of the present work, I stated that it was my purpose “to combine on every occasion, so far as the nature of the subject might admit, the conclusions of reason with the dictates of religion.” I have accordingly endeavoured throughout the foregoing chapters to establish moral duties on Christian principles, and to enforce the performance of them by Christian motives. This conduct has evidently proceeded on the supposition that such principles would be deemed obligatory, and such motives recognised as powerful, by the greater part of my readers. I cannot, however, be ignorant, and I think it would be wrong to dissemble my conviction, that if this book should be

fortunate enough to obtain the attention of those classes of society to which it is addressed, it will not unfrequently fall into the hands of persons who deny or doubt the truth of the Christian Revelation ; or who allege that a strict observance of its precepts is incompatible with their political and professional duties, and is not required from them in the existing state of the world.

I. To persons of the first of these descriptions I would wish to submit the following remarks :—

Disbelief or distrust of the truth of Christianity arises in different men from different causes. Some who have been much accustomed to foreign travel, and have beheld opposite religions firmly established in different countries, on the contrary sides of the same mountain, or the neighbouring banks of the same river ; and others who have learned from the records of history that various systems of faith have successively prevailed in the same country ; that they have been changed again and again within very short periods ; and that each in its day has been implicitly received, and has produced, or, if an occasion had offered, could have produced its martyrs ; such persons are sometimes

prone to form what they term the liberal conclusion, that all religions are alike. They assert that the Supreme Being has enabled mankind to discover, by the reasoning faculty with which he has endowed them, those plain precepts of morality, the observance of which is the only service required by him ; and that the object of all religions, however they may be encumbered with fanatical rites and doctrines, which, in every country, the wise will inwardly regard with contempt, is to inculcate the obligation of those precepts. Or they boldly pronounce that religion of every kind is superstition: in other words, that though certain modes of conduct ought to be followed, and others to be exploded from principles of *honour*, and for the good of society ; to deem men bound to act in any case with a reference to a supposed will of the Deity, if a Deity exist, is one of the grossest and most pernicious of absurdities. Others, again, who have addicted themselves to philosophical investigations, have become decided unbelievers. Not that philosophy is the enemy of religion. The former is the natural ally of the latter. An enquiry into the laws which God has prescribed to the human mind, to organised bodies, and to in-

animate matter, leads at every step to a new display of his power and of his goodness. But men who pursue it without any aim or any desire to apply it to its most important use, that of heightening their reverence for the great Creator by a nearer acquaintance with his glorious attributes, easily become absorbed in the contemplation of second causes ; and though they may admit the existence, learn to deny the superintending care of the first, and his interference with the course of the material or the moral world. Others seek for refuge in disbelief on the same principle on which in the days of Christ that refuge was sought by many of the Jews ; who “ loved darkness rather than “ light, because their deeds were evil ; and “ would not come to the light lest their “ deeds should be (a: reproved.” Resolved

(a) It was the saying of an unbeliever of high rank, who died within a very few years, that “ if he *could believe* “ Christianity, *he should lead such a life* as would put all “ the Clergy to shame.” Of the author of this speech, and of the sarcasm implied in it against the Clergy, I mean to say nothing. But I would leave it to the determination of any candid person, however adverse to the Christian faith, whether, if he were to hear a similar speech applied to any other religion, the inference which he should draw would not naturally be thus : That the speaker’s attach-

to persist in the vicious practices which Christianity prescribes, and solicitous that no state of being, fraught with punishment for those practices, should remain to come, they take pains to convince themselves that the Gospel is the production of fraud and delusion ; they catch eagerly at every objection against it of every kind, and turn from any position which seems to make in its favour ; in the language of Scripture, they wink purposely with their eyes lest they should see, and shut their ears lest they should hear, and harden their hearts lest they should believe. Others, by degrees, becoming altogether, immersed in political, commercial, or professional business, or in a continued succession of dissipated amusements, proceed from the omission of the practice of religious duties to the disuse and disregard of religious considerations, and ultimately to the disbelief of revealed religion, if not of all religion. And, lastly, the love of paradox and singularity,

ment to his favourite habits of life had so prepossessed him against the religion in question, as to prevent him from listening to its evidence with impartiality ; and would probably be sufficient, were the truth of the religion ever so strongly supported, to hinder him from admitting it.

disdain of thinking with the vulgar, disgust at casual instances of superstition, and difficulties as to particular doctrines, occasionally contribute to lead men to unbelief. (b)

Besides the confirmed unbelievers of each of these descriptions, there are many persons who, from various causes, advance only part of the way on the road to infidelity, and stop short at different stages of doubt and distrust.

Concerning unbelievers and doubters of every class, one observation may almost universally be made with truth; that they are little acquainted with the nature of the Christian religion, and still less with the evidence by which the truth of that religion is supported.

Now those who question or deny the truth of Christianity will yet readily admit, that *if* the Supreme Being has actually made a revealed communication of his will, and has unequivocally addressed it to all mankind; and *if* there are facts connected with that revelation which are acknowledged even by its enemies, and which justly afford, independently of other evidence, a strong presumption of its reality; those persons must be highly

(b) See also pages 179—184.

guilty who, having sufficient abilities and opportunities for enquiry, refuse or neglect to examine into the validity of its pretensions ; and to examine with fairness, and with the attention which the importance of the subject demands.

Is it then a thing highly improbable in itself that the Creator of the world should have given a revelation to mankind, and at the period when Christianity first appeared ? If the present stage of existence is but a very small part of the whole duration of a human being ; if this stage is designed for the purpose of trial and probation, and is thus to fix the fate of each individual for ever ; if men were in fact ignorant of the certainty of these momentous truths, and unable to ascertain it by unassisted reason ; if, for want of a knowledge of that certainty, they were become a prey to sins and delusions, indulging themselves in every species of wickedness, and worshipping stocks and stones, and personified vices, with absurd and abominable rites ; can it be improbable that he who had manifested his goodness in creating them, should add another proof of the same disposition by imparting to them the additional light necessary to cor-

rect their wanderings, and to guide them steadily in the way to happiness?

They who are led by these or other considerations to regard a revelation as a thing not improbable in itself, ought from that circumstance to feel, and naturally will feel, a greater readiness to enquire into the evidence of any professed revelation which bears outward marks of reality. They who in consequence of entertaining high notions of the sufficiency of human reason, or of doubting (and it is impossible that they can do more than *doubt*) the reality of a future state, or its connection with human conduct on earth, deem the existence of a revelation highly improbable, cannot affirm that it is impossible; and ought consequently in a similar case to institute a similar enquiry. For an antecedent persuasion of the improbability of the Deity's acting in any particular manner is no more a reason for refusing to examine whether he has not acted thus, if existing facts afford strong presumptive evidence that he has, than it would be for refusing to believe that he has, if conclusive evidence were produced.

The question, then, which remains to be answered is this: Are there any leading circumstances attending Christianity, circum-

stances generally admitted and resting on independent proofs, which seem scarcely capable of being explained on any supposition but on that of its truth ; and consequently furnish so strong a presumption of its being a divine revelation, as to render those who doubt or deny it not merely imprudent but sinful, if they do not seriously enquire into its evidence ?

The following statement, I apprehend, will justify the answering of that question decidedly in the affirmative.

The Christian religion, whether true or false, had its origin in a country and nation held in proverbial contempt, in almost every part of the known world. The author of the religion was not only a Jew, but of the lowest rank among the Jews. He is universally allowed to have been uninstructed in literature and philosophy. He employed, in propagating his doctrine, assistants who were also Jews, and of a station as obscure, and of minds as little cultivated by learning, as his own. The religion which they preached was of such a nature as to be generally and unavoidably most obnoxious. It was avowedly intended to supersede and annihilate every other religion. It attacked not only

the doctrines and ordinances of the Jews, which they regarded as having been appointed by God himself, but those inveterate prepossessions, which were rooted no less firmly in their hearts; pronouncing the abolition of the peculiar privileges of the Jewish race, and the free admission of the abhorred Samaritans and Gentiles to all the benefits of the new dispensation. It not only exasperated the Romans, by branding as impious and detestable those rites and institutions which they had received with implicit reverence from their remote ancestors; and deriding as vain fictions every object of their adoration, even all the tutelary deities of their empire; but it also touched their jealousy in the tenderest point, by suggesting a prospect of the revolt of Judea, and holding forth to their imaginations a competitor of Cæsar, and the portentous appearance of the long expected sovereign (c), whom fate

(c) *Percrebuerat oriente toto vetus et constans opinio, esse in fatis ut eo tempore Judeâ profecti rerum potirentur.* Sueton. lib. viii. c. 4. *Pluribus persuasio inerat, antiquis sacerdotum literis contineri, eo ipso tempore fore ut valesceret oriens, Judæâque profecti rerum potirentur.* Tacit. Hist. lib. v. 13. vol. iii. p. 816. Delph. ed. Par. 1686.

In the conduct of Pilate, as recorded in the New Testament, the operation of the jealousy in question is manifest.

had destined to arise in the east. The founder of Christianity had neither those favourable circumstances to turn to his advantage, or which other teachers of new religions have availed themselves, nor did he resort to those methods of proceeding to which they have owed their success. He did not, like Mahomet, make his attempt in a place where there was no established religion. He did

“ And Jesus stood before the governor ; and the governor
“ asked him, Art thou the King of the Jews ? ” Matt. xxvii.
11. See also Mark, xv. 2. Luke, xxiii. 2, 3. John, xviii.
33. 37.—“ And from thenceforth Pilate sought to release
“ him. But the Jews cried out, saying, If thou let this
“ man go, thou art not Cæsar’s friend : whosoever maketh
“ himself a king speaketh against Cæsar. When Pilate,
“ therefore, heard that saying, he brought Jesus forth, and
“ sat down in the judgment-seat,” &c. John, xix. 12. 16.—
The superscription affixed on the cross by Pilate’s direction
spoke the same language. After the death of Christ, his
apostles felt the effects of this jealousy, even in the distant
provinces of the Roman empire. When St. Paul preached
the Gospel at Thessalonica, his enemies stirred up the popu-
lace against him ; and, not finding him, “ they drew
“ Jason and certain brethren unto the rulers of the city,
“ crying, These that have turned the world upside down
“ are come hither also ; whom Jason hath received : and
“ these all do contrary to the decrees of Cæsar, saying that
“ there is another King, one Jesus. And they troubled
“ the people, and the rulers of the city, when they heard
“ these things.” Acts, xvii. 6—8.

not, like Mahomet, pay court to a particular set of men, or a particular sect ; nor, like him, artfully conciliate persons of all the different religious persuasions in the country, by adopting and incorporating into his own system some of the principal of their respective tenets ; nor, like him, direct the propagation of his doctrine by the sword ; nor, like him, permit licentious indulgences, and promise licentious rewards to his followers. He did not confine his instructions to solitudes and obscure hamlets ; but delivered them, in the most public manner, in populous cities, in the most frequented parts of Jerusalem itself. He did not rest his pretensions on any species of evidence of a secret nature, or in any respect not generally cognisable by his contemporaries ; but appealed to professed miracles performed in the sight of multitudes, and of such a kind that every man could judge as to their reality. He was not permitted, by the contempt or the supineness of his enemies, to proceed unmolested in making proselytes ; but was actively opposed from the beginning by the priests and chief men of the national religion ; was repeatedly in danger of losing his life ; and, after a short ministry of about three years'

duration, was delivered to the civil power, and crucified as a malefactor. Yet, notwithstanding this event, the progres of the religion continued. The disciples of Christ, though they could have no reason to expect better treatment than their Master had received ; though they expected, as they had been taught by him and professed to expect, nothing in the present life but troubles and persecutions, persevered in preaching the same religion as he had taught, with this additional and extraordinary circumstance, that their Master, on the third day after his crucifixion, had arisen from the dead ; and encountered the severest punishments, and death itself, rather than cease from publishing and attesting doctrines and facts which, if false, they could not but know to be so ; and from the preaching of which, if true, they could look for no present advantage. And from these humble beginnings, and by t' *ye*se unpromising methods, did Christianity make its way so successfully, that, within three centuries from the first preaching of Christ, it penetrated to the remotest extremities of the Roman empire, and established itself on the ruins of every other religion which it found existing.

When all these circumstances are considered, and they are such as unbelievers in general are ready to admit, it seems nearly impossible not to come to the following conclusion: that a religion of such an origin, and avowedly aiming at such objects; a religion thus destitute of all worldly means of credit and support, thus provoking and experiencing every kind of worldly opposition, could never have obtained belief and acceptation, if its pretensions had not been founded on irresistible truth; and, consequently, that its establishment, under all these circumstances, affords so very strong a presumption that it is true, as necessarily to render every competent judge to whom they are known, and who doubts or disbelieves Christianity, deeply guilty in the sight of God, if he does not carefully examine into the specific evidence by which that religion is supported.

This is the conclusion to which it has been my object to lead by fair reasoning the candid reader, who distrusts or denies the truth of the Christian revelation. If this conclusion appears to him well established, he will naturally seek for a detailed account of the evidence of the Christian religion in trea-

tises (*d*) written professedly on the subject; and will make himself acquainted with the many striking internal proofs which it bears of its own authenticity, by a diligent and attentive study of the Scriptures. And let him conduct the whole of his investigations with that impartial spirit which is always essential to the discovery of truth, whatever be the subject under discussion; and guard against the influence of former prepossessions, and former practices, with a degree of caution and solicitude proportioned to the supreme importance of the enquiry in which he is engaged. Let him be prepared “to do the will “ of God;” and he will not fail “to know (*e*) “ concerning the doctrine, whether it be of “ God.”

II. I would in the next place offer some few observations to the consideration of those believers in Christianity, who contend that an exact observance of all its precepts is more than is now required of them.

(*d*) Dr. Paley’s View of the Evidences of Christianity, and Dr. Beattie’s Treatise on the same subject, and Dr. Paley’s *Horæ Paulinæ*, are particularly deserving of a deliberate perusal. There are also various other publications on the Truth of the Christian Religion well worthy of notice.

(*e*) John, vii. 16, 17.

This plea for deliberate deviations from the strictness of obedience, a plea which we more frequently hear obscurely intimated than explicitly stated, appears, when unfolded, to resolve itself into the following assertions: that if the generality of men would act in scrupulous conformity to the precepts of Christianity, no individual could be vindicated were he to conduct himself otherwise; but that every man must take the world as it is, and ask himself what is practicable (*f*) in the existing state of things; that if government, for example, cannot be carried on without a certain degree of deceit and corruption, the politician is excusable who practises it; that if men in trade cannot maintain their station without using the same objectionable arts which are adopted by their competitors, the necessity of the case is a sufficient apology; that similar reasoning is applicable to every other profession; that extravagant and needless latitude would certainly be unjustifiable;

(*f*) As the plea under consideration is sometimes grounded in part on the system of "General Expediency," — a system brought forward by Mr. Hume, and since adopted by a very respectable Christian moralist, — the reader is referred for a full discussion of that doctrine to "The "Principles of Moral Philosophy investigated," &c. 4th ed. 8vo. by the author.

but that it is absurd to require points of morality to be pushed to extremes, and to refuse to make necessary allowances for compliance with established customs.

In considering this subject it is necessary to observe in the outset, that to require what the Scriptures require, whatever that may be found to be, cannot be said to be pushing points of morality to extremes ; that whatever they require we may be assured is practicable ; and that, happily for the world, there have lived many individuals, whose conduct has proved that to be practicable, which the plea in question would intimate to be impossible. By the Scriptures fairly interpreted that plea must be tried. But before we examine what countenance it receives in Holy Writ, it may be useful to ask whether it approves itself to sober reason.

Now, since they who allege this plea professedly make the degree in which it is customary for men to deviate from the rules prescribed in the Gospel the standard measure of the degree of latitude, in deviating from them, which each individual is at liberty to use for the sake of forwarding his interest, they must unavoidably admit, if they will reason consistently with their own principles,

that when the general depravity is augmented in any proportion, exactly in the same proportion is that latitude augmented ; and, consequently, that a degree of latitude, which in one state of things they pronounce extravagant and unnecessary, may become highly needful and proper in another. This, in fact, is to affirm, that instead of the practice of men being rendered conformable to the laws of God, the degree of obedience due from any man to those laws depends solely on the practice of his neighbours ; and that, if the general practice should render it lucrative utterly to disregard and contemn them, no individual would be under any obligation to pay to them the slightest attention whatever. If an argument like this, which strikes directly at the root of all religion, cannot be maintained by those who believe in Christianity, neither can the plea which necessarily involves it.

In the next place, does this plea receive more encouragement from the Scriptures ? From that quarter it experiences nothing but repulse and condemnation. Those who urge it cannot produce one single text authorising an individual to relax in his obedience to the precepts of the Gospel, for the sake of

escaping difficulties and losses, through fear of giving offence, through deference to custom or authority, or through any worldly (g)

(g) The only passage in the Scriptures which seems likely to be thought to countenance the practice of deviating from the line of strict duty in compliance with existing circumstances is 2 Kings, v. 17, 18, 19., a passage which has sometimes been explained in no very judicious manner by commentators on the Bible. “ And Naaman said” (to Elisha), “ Thy servant will henceforth offer neither burnt-offering nor sacrifice unto other gods, but unto the Lord. In this thing the Lord pardon thy servant, that when my master goeth into the house of Rimmon to worship there, and he leaneth on my hand, and I bow myself in the house of Rimmon ; when I bow down myself in the house of Rimmon, the Lord pardon thy servant this thing. And he said unto him, Go in peace.” Permission, it is said, was here given by the Prophet Elisha to join in acts of idolatry, when they were expedient ; and some writers have employed themselves to little purpose in endeavouring to account for it from tenderness to the new convert, and other causes. Whereas such a permission, if it had been asked, most assuredly would never have been granted ; and it seems never to have come into the mind of either party. Naaman, after having expressed his firm resolution to forsake idolatry, and to worship from that time forward the true God only, appears to have recollected that it was his office to attend his master the king of Syria to the temple of Rimmon ; and that the king was accustomed at such times *to lean upon him*. This latter circumstance seems purposely mentioned to explain the whole matter in question. When the king bowed himself down in the temple, Naaman, on whom he leaned, must necessarily incline himself forward also ; not as an

motive whatever. What is the language of the Old and New Testament on the subject ? “ Thou shalt (*h*) not follow a multitude to do “ evil.” — “ Be not conformed (*i*) to this “ world,” (that is, to the evil principles and evil practices which prevail in it,) “ but be “ transformed by the renewing of your mind, “ that ye may prove what is that good, and “ acceptable, and *perfect* will of God.” — “ Love not the world (*k*), neither the things “ that are in the world. If any man love “ the world, the love of the Father is not in “ him. For all that is in the world, the lust “ of the flesh, and the lust of the eyes, and “ the pride of life, is not of the Father, but

act of reverence to the idol, but of accommodation to his master ; and he feared lest his bowing down in the idol’s temple, even for that purpose, should be offensive to the true God. It may be added, that his bowing down could scarcely be misconstrued into an act of worship by any one of the spectators. For his total cessation from those acts of worship to his former idols, which the declaration, “ thy “ servant will *henceforth* offer neither burnt-offering nor “ sacrifice to other gods,” shows that he had been accustomed publicly to practise, and in all probability to Rimmon in particular, would unequivocally point out the real cause.

(*h*) Exod. xxiii. 2.

(*i*) Rom. xii. 2.

(*k*) 1 John, ii. 15. 17.

“ is of the world. And the world passeth away, and the lust thereof: but he that doeth the will of God abideth for ever.” — “ Be ye therefore (*l*) *perfect*, even as your Father which is in heaven is perfect.” — “ The love of Christ (*m*) constraineth us, because we thus judge, that if one died for all, then were all dead: and that he died for all, that they which live *should henceforth not live unto themselves, but unto him which died for them* and rose again.” — “ What shall it (*n*) profit a man if he should gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul? Whosoever therefore shall be ashamed of me, and of my words, in this adulterous and sinful generation, of him also shall the Son of man be ashamed, when he cometh in the glory of his Father with the holy angels.” To these passages are to be added the directions incidentally

(*l*) Matt. v. 48.

(*m*) 2 Cor. v. 14, 15.

(*n*) Mark, viii. 36. 38. See also the severe rebuke pronounced by Christ, Matt. xv. 8—9. against the Pharisees, who “ made the commandment of God of none effect by their traditions;” that is to say, as appears from the context, by explaining scriptural precepts in a way which relaxed and undermined the obligations imposed by them.

given by St. Paul to persons in many different stations, exhorting them to fulfil the respective offices peculiar to those stations “ for “ conscience-sake, as unto the Lord, and not “ unto men (o) ;” directions which, by parity of reasoning, we may rest assured that the apostle would have applied to all other situations and circumstances of life, if he had been led by his subject to notice them distinctly. And he did in fact make the application universal, when he delivered these general and comprehensive precepts, “ Whatsoever (p) ye “ do, do all to the glory of God.”—“ What-“ ever ye (q) do, in word or in deed, do all “ in the name of the Lord Jesus.” Let us observe, too, how he completely precludes, by the following declaration, the plea of departing from the prescribed rule of right for the purpose of thus doing good on the whole. “ We “ be slanderously reported, and some affirm “ that we say, Let us do evil that good may “ come ; *whose condemnation is just.*” (r) *A serious desire to please God in all that we do, attentive equally to the purity of the end pur-*

(o) See Romans, chap. xiii. Ephes. chap. v. and vi. Coloss. chap. iii.

(p) 1 Cor. x. 31.

(q) Coloss. iii. 17.

(r) Romans, iii. 8.

sued, and to that of the means employed for attaining it, and rendering the manner of pursuing the business of our station, be it what it may, a constant expression of that desire, is the grand principle which all these passages inculcate: and it is the principle which, beyond all others, I could wish to impress on the mind of the reader, whatever be his rank or profession, as being the only one which will lead him steadily to fix his attention on the duties which he has to perform, and the temptations which he must encounter. It is impossible to conceive that he who knowingly deviates from the path of moral rectitude and Christian duty, because most others in the same rank and profession with himself deviate from it, and because, by forbearing to deviate, he should incur embarrassments and losses, odium and disgrace, is, in that instance, acting consistently with the letter or with the spirit of the various scriptural injunctions which have been quoted. Let it not be said that it is right in an ethical work to set a very high standard of duty, because men are certain in practice to fall below it. The standard here set is not set because it is expedient, but because it is indispensable; because it is the scriptural standard; because

every lower standard is false. If practice fall below it, the blame belongs to man. God is ever ready to give his grace to enable men to perform every thing which he has required. The acknowledged difficulty of obeying the rules which he has prescribed, shows the necessity of the Christian dispensation and of Christian motives to change the untoward hearts of men, and counteract the corruption of human nature. But if a man will act as a Christian, he must learn from religion to be above the world. He must consider in every action the importance of securing the Divine favour; and, strictly conforming to the laws of the Gospel, leave the issue of events in the hands of Providence. He must be moderate as to all the things of this life, looking constantly beyond it. He must stedfastly resist all evil customs; and suspect himself as secretly influenced by the faultiness of general practice. And let those who find themselves tempted by prevailing custom, by false shame, or by interest, to depart from the strictness of scriptural obedience, consider whether it is not probable that the Supreme Being, on whose providence the success of every undertaking depends, will prosper those who scrupulously observe

the laws which he has prescribed for their conduct, and leave the issue in his hands, rather than those who manifest their distrust of his care by resorting to arts and practices which he has forbidden ; whether those who are injured in their worldly prospects by their conscientious adherence to the line of rectitude are not entitled to the full benefit of the scriptural consolation, " If ye suffer for righteousness-sake (s), happy are ye :" and whether it is not the part of wisdom as well as of duty, whatever be the event at present, to regulate *every* action by that rule, according to which it will be judged at the last day.

(s) 1 Peter, iii. 14.

THE END.

LONDON :
Printed by A. & R. Spottiswoode,
New-Street-Square.

